# A DAY AT YALE—JASPER'S HINTS TO MONEY-MAKERS

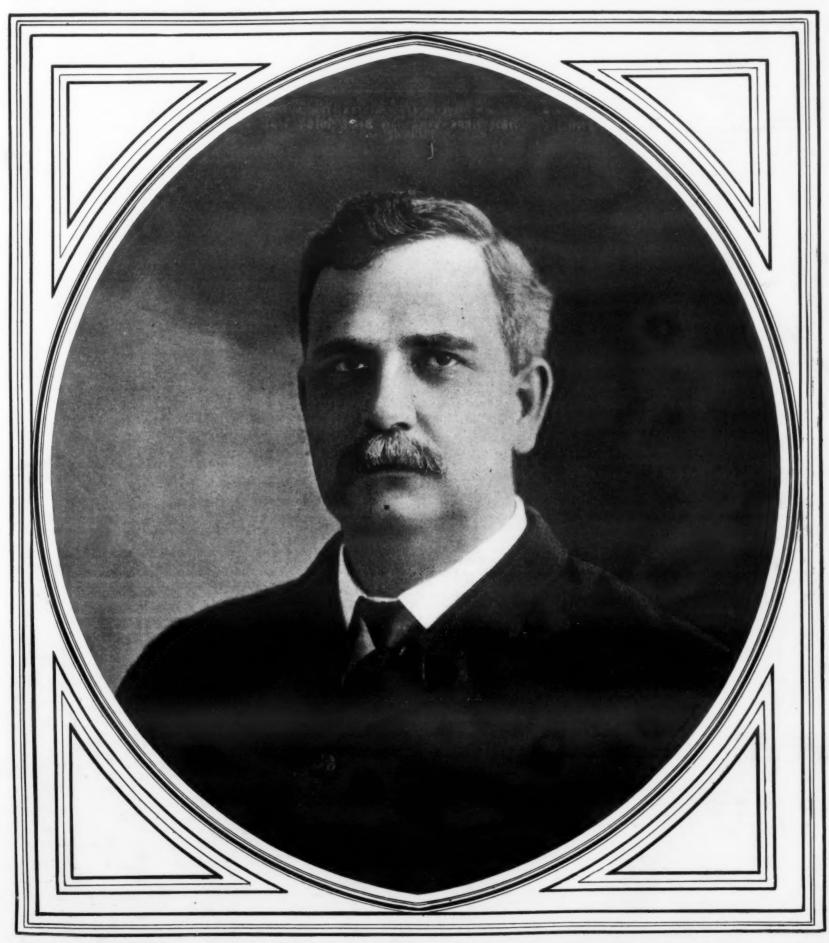


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GOVERNOR ODELL, LEADER IN CONFERENCE TO SETTLE COAL STRIKE.

POPULAR CHIEF EXECUTIVE OF NEW YORK, WHO HAS JUST BEEN SIGNALLY HONORED WITH RENOMINATION.

Marveau.

# LESLIE'S WEEKLY

THE OLDEST ILLUSTRATED WEEKLY IN THE UNITED STATES

THE TWENTIETH CENTURY RECORD OF CURRENT EVENTS

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## Thursday, October 23, 1902

# The "Little Red Schoolhouse" in Reality.

No SUGGESTIONS for educational reform and advancement made at the recent session of the National Education Convention were more practical and valuable than those of the speaker who urged that if effective instruction is to be imparted to all children, more generous provision must be made for the ample compensation of teachers, for permanency in their work, and for centralized schools in the rural districts.

No one acquainted with the true situation of affairs can fail to realize the need of radical reform in the management of our rural schools in many parts of the country. The "little red schoolhouse" of the country cross-roads has been a frequent theme of song and an object around which has clustered much fine and pretty sentiment, but, like "the old oaken bucket," and many other things which figure largely in poetry and romance, it does not stand so well under the light of actual knowledge or before the tests of matter-of-fact science.

Regarded from these view-points, the system of instruction followed in many of these rural institutions, with their wretchedly paid teachers, their lack of gradation and continuity of study, their endless change of methods and instructors, their meagre and insufficient equipment, is about as unsatisfactory and inadequate as a school system could well be. It dooms all children who must receive their education in these places to a dull, dry, and aimless routine of study, a weary and endless beating over the same ground, a few elementary studies each year, with no definite plan, no incentives to higher work, no stimulus to ambition. A system, in fact, better calculated to stifle a love of learning, to discourage and depress the mind of a child in the early pursuit of knowledge, could hardly be devised than that followed at the present time in many of the little schools to be found in our rural districts.

The teaching facilities of these places are generally limited to a ferule, a lump of chalk, and a clapperless bell, while the intellectual equipment of the teachers is often of the same meagre order; the latter, however, being all that could reasonably be expected on a stipend of three or four dollars per week. The net result of all this is, that the children are turned out of these schools at the end of eight or ten years of attendance with a knowledge of only the simplest elementary studies, and that confused and imperfect, and with no desire awakened in them to tread the paths of learning any further. Full half of their school life has been literally wasted in the needless and vacuous repetition of a few things, their eyes never being really opened to the riches and wonders of nature about them, nor to any other of the many avenues of knowledge lying before their feet.

The praise accorded to our public-school system is just enough, perhaps, as applied to the system in general and particularly as it is worked out in our large cities and towns, but the "little red schoolhouse" of the country cross-roads is not a thing remembered with pride and affection by those who realize precisely what it stands for in their own lives or in the lives of other unfortunates who have been committed to its cramping processes and its narrow, joyless, and deadening round of duty. To such the "little red schoolhouse" stands more properly as a thing unhappy and forlorn, a reminder of golden opportunities neglected and wasted through lack of needful guidance and the help and inspiration coming from an adequate and enlightened system of instruction.

It is gratifying to be able to add that the character and general status of the rural schools in New York State have been steadily improving under the direction of Mr. Charles R. Skinner, who has been State superintendent of public uction since 1895, and is fully the situation. He has been specially successful in efforts to raise the standard of qualifications among applicants for teachers' certificates and thus to greatly improve the tone of the service. In these efforts at improvement of the district schools Mr. Skinner has found a valuable coadjutor in Governor Odell, who, in his last annual message, called attention to their needs, and recommended and obtained through the Legislature an increase of \$250,000 for common-school purposes. He also changed the plan of the distribution of the public-school fund so as to insure its going to the places where it is needed most. Hereafter each of the poorer districts is to receive an allotment from the State of \$150 for each teacher employed

instead of \$100 as before. The total increase of the school fund going to the counties outside of New York City amounts to \$361,575 for the present year, the greater part of which will go to the support of district schools. Under this wise and liberal arrangement it is certain that the condition of the "little red schoolhouses" in the Empire State will be radically improved in the near future and become, more truly than in the past, a source of just pride to the citizens of the commonwealth. In his recent eloquent address at the celebration, at Olcott Beach, N. Y., of the one hundredth anniversary of the settlement of Niagara County, Governor Odell expressed

his attitude on the school question tersely as follows;

"Civilization has as its handmaiden education, and among all the functions of the State none receives such jealous regard and care. A natural development of our great school system brings with it the idea that the State owes to every locality the duty of according to it support which will make education as free in the most isolated sections as in the most populous communities. It was this that led to recent legislation which not only gives to the localities larger appropriations, but distributes such aid where it is most needed."

Work along these very proper lines has already had excellent and encouraging results, and if it can be followed by some system of gradation for such schools, such as that prevailing in Kansas, for example, the first reproach attaching to the "little red school" system as it has existed in the past may be, in time, wholly removed.

# Generosity in the Churches.

THOSE WHO believe, or affect to believe, that religion is declining throughout the countries of Christendom will find no support for their pessimistic notions in the figures showing the amounts already collected for the "twentieth century" funds started by various denominations in this country and Europe. These funds have already reached a total of \$40,000,000 and the promoters of these enterprises are confident that they will have the balance of \$10,000,000 more. Of the amount raised, more than one-half is credited to American churches, the Methodists being far in the lead in liberality. The Canadian Methodists started in to raise \$1,000,000 and have already secured that and \$250,000 besides. The Presbyterians of Canada set out for the same million-dollar goal and have already gone nearly a half million beyond it.

It is especially gratifying to note that all these enormous sums have been collected at an expense of less than one per cent. of the total, and also that in spite of this generous giving it has in no way interfered with the regular contributions to missionary societies and to the support of churches. On the contrary, all religious societies show an increase in receipts, and there is hardly one that is not out of debt, a condition that has not obtained in years. The funds collected are to be used first for the payment of church debts, and after that for the endowment of colleges, missionary societies, and other religious institutions.

As giving and doing are always closely related, it is unbelievable that this outpouring of millions for the extension of religion at home and abroad will not be speedily followed by a corresponding development and increase in the spiritual life and activities of the churches. The open hand and the open heart generally go together.

# Some Wonderful Life-insurance Facts.

THERE IS perhaps no important economic factor in the business world less appreciated than the life assurance element. Notwithstanding the fact that its beneficence is extended to and intimately affects the lives of one-third, approximately, of the seventy-six millions of inhabitants of the United States, it is nevertheless quite probable that with the majority of people it is entirely overlooked as a possible feature in the economic history of the times.

history of the times.

Without doubt, this lack of appreciation of its importance is due to the ignorance of just what the business is, what its volume, and why so intimately related to the affairs of a very large proportion of the population. Were the magnitude of the institution universally known, it is certain that from this knowledge alone would develop a clearer conception of the prominence of the work, and of its great weight in the business world. The human mind, because of its limitations, is, to a certain extent, incapable of appreciating exactly what a number of nine digits signifies, and therefore the mere relation of large totals would convey little or no meaning. The statistics of the life assurance business require great numbers, and hence, to get an adequate conception of what they are, it becomes necessary to see how they compare with those of other important economic elements.

First in importance, of course, is the accumulation of assets, since these furnish whatever security may be guaranteed to the contracts, and the only means by which the guarantees of the various companies can be fulfilled at maturity. The amount held by the seventy-six ordinary and industrial companies in the United States was, on December 31st, 1901, \$1,910,998,960. We obtain some idea of what a vast sum this is when we know that it is more than twice as large as the aggregate capital and surplus held by the 3,969 national banks of the country at their last report. It equals about two times the total

interest-bearing debt of the United States.

This enormous accumulation of resources—\$276,882,-697, or 14½ per cent., of which is held as surplus in excess of all liabilities—furnishes the foundation on which there is written and in force \$9,401,190,026 of assurance. This amount is what the companies now operating in this

country expect to pay—probably within the next fifty years, and certainly within a period but little longer. This volume of risks in force is written on 15,660,986 policies, which affect, as stated before, probably about 25,000,000 people.

Notwithstanding the magnitude of the business at present, the assurance in force is but a fraction of the total written by the companies since their organization less than sixty years ago. The number of policies actually issued is 54,262,213 and the amount of assurance represented \$27,586,668,883. The difference between the actual issues and the amount now outstanding is accounted for by the large volume of assurance which has been terminated, to the benefit, in most cases, of the assured, and measures, to a certain extent, the beneficence of the institution.

# The Plain Truth.

JUDGE FOSTER, of the Court of General Sessions in New York, deserves commendation for having put the stamp of legal condemnation upon the miserable delusion that a woman can reform a man by simply marrying him. The occasion arose where a suspension of sentence was asked for a young man arraigned before him for sentence on the charge of larceny, the plea being based on the ground that the prisoner was engaged to an "estimable young lady" who would marry him at once if he were set free. Judge Foster refused to suspend sentence, and sent the man to the penitentiary for six He had investigated the fellow's record, he said, and found it bad. He added that he hoped that during this period the young woman would investigate the prisoner's history herself, and take back her promise to marry him. It is too much to hope that the wretched old fallacy will suffer very much from this legal pronouncement, but if it saves even one woman from yoking herself for life to a brute and a criminal it will be a cause for gratitude.

T IS highly gratifying to be assured that the recent sale of the Philadelphia Public Ledger to Mr. Adolph Ochs will involve no radical change in the general policy, editorial conduct, or make-up of that famous and influential journal. The character and management of two dailies already owned by Mr. Ochs, the New York Times and the Philadelphia paper of the same name, the latter of which has since been consolidated with the Ledger, were sufficient in themselves to assure the public that the latest acquisition would be conducted in accordance with the highest standards of modern journalism. It is good not only to have this assurance, but to know that Mr. L. Clarke Davis will remain as editor-in-chief, a position he has so long and ably filled, and that the Ledger will retain the general features which have familiarized it to successive generations of Philadelphians and to many thousands of other readers besides. The Ledger, from the days of its foundation by the late George W. Childs, has always stood for the best and noblest things in American life and character. It has been conservative without being hide-bound and retroactive; it has been independent without being censorious and intractable; it has kept pace with the times in every legitimate field of newspaper enterprise without ever resorting to sensational or catchpenny devices. That a journal conducted along such high and self-respecting lines can be made profitable is shown by the fact that at its recent sale the property brought the handsome sum of \$2,300,000. That it may long continue in its present course will be the ardent wish of all true friends of American journal-

A FEW YEARS ago a resident of Brooklyn was sent to state-prison for eighteen months for swindling. He could have received a much heavier sentence, but as he was the sole support of his wife and two children, and it being his first offense, the minimum penalty was inflicted. Upon his release the man hurried home to Brooklyn, determined to lead an honest life. But he was without character. No one would give him work. In desperation he changed his name and soon obtained employment as a conductor on the Brooklyn Rapid Transit Company's He was a model husband and a faithful employé. But unfortunately for him he happened to have as a passenger on his car one day recently the judge who sentenced him, and to whom he made himself known, expressing his thanks for the leniency that had been extended to him, explaining his altered circumstances and his bright prospects. The judge was greatly pleased and gratified, and expressed himself to that effect. But a few days later the judge happened to comment on the man's good fortune to a friend, through whom, somehow, the story came to the ears of the police, who, in turn, notified the trolley company. The conductor was arrested and sent to jail on the charge of violating Section 570 of the Penal Code in saying that he had never been convicted of any crime, and that he was giving his own name. The other case relates to a policeman who is now a member of the force in New York. About two months ago this man was convicted of an atrocious assault upon an inoffensive person and sentenced to two months in the penitentiary on Blackwell's Island. The judge who sentenced him expressed himself freely as to the man's brutality and declared that he had disgraced his uniform. While he was serving his time in the penitentiary this policeman's salary was going on. He came out of jail with sixty days' pay due him. After paying his fine he was still thirty days' pay better off than he was before the city gave him free board, and was also restored to his former place in the service. And yet we are asked to believe that we live in a community where the scales of justice are balanced to a nicety and judgments are righteous.

F NOTHING occurs to prevent, we shall have a real live European monarch among us about one year

KING LEOPOLD, OF BELGIUM. Who proposes to visit America in 1903.

hence in the person of His Majesty the King of the Belgians. As King Leopold is now past seventyfive years of age, and the oldest reigning sovereign of Europe, next to the Emperor of Austria, there of course, a strong probability of some interference with this plan, but the King is said to be a man of extraordinary vigor for one of his age and may, therefore, have a reasonable expectation of being in the world for

some years longer. Should be come, he will be the first monarch of Europe to set foot on American soil. We were once honored with the visit of an Emperor in the person of Dom Pedro, of Brazil, and the former Queen of the Hawaiian Islands has been a visitor within our borders on several occasions, but with these two exceptions no crowned heads have ever paid us a call. Several others, however, have expressed their strong desire to see the United States, among them being the Emperor of Germany and the king of Siam.

GENERAL ALEXANDER SEWARD WEBB has confirmed the report that he is to retire from the presidency of the College of the City of New York after thirty-three years' service. General Webb some time ago intimated to the Board of Trustees his desire to withdraw. The last legislature passed a bill setting apart one per cent. of the excise money to pay annuities to those who have been long in the service of the college. The bill provided for an annual pension to the president of \$5,500 and to the professors of from \$2,000 to \$3,000 annually. General Webb is sixty-eight years old and still hale and vigorous. He thinks, however, that thirty-three years in the harness is long enough, and he wants to get out and rest. He was graduated from West Point in 1855 and was an officer in the regular army until 1870, when he became president of the City College. During the Civil War General Webb served in the Army of the Potomac, was wounded at Gettysburg, but was afterward in the Rapidan and Wilderness campaigns. He rose to the rank of a major-general in the volunteer and regular army.

A LITTLE anecdote strikingly illustrative of Joseph A Chamberlain's habitual ways of dealing with men and things is told of him when as a young man he was a volunteer teacher in a night school at Edgbaston. So interested in the work was he that he became first president of the School Mutual Improvement Society, and often took part in the "penny readings." His reading of "Sam Weller's Love Letter" is still remembered, and the story is told that once, when one of the young men in his class was particularly stupid, Mr. Chamberlain called to him and said: "Look here, Brown, if you don't know any better I forgive you; but if I thought you said these words willfully I would give you a downright good thrashing.

THAT GREATEST of all news-gathering and newsdistributing agencies, the Associated Press, requires for its right operation



MR. MELVILLE E. STONE. Gessford.

quite as much practical business talent as does almost any other large organization. For that reason the association is fortunate in having for its general manager a man with so much energy and executive ability as Mr. Melville E. Stone, who was recently re-elected to the position he has held many years. His for merits, thus recognized by his journalistic colleagues, are also appreciated by Emperor William, who, when Mr. Stone a little while ago was in Europe, bestowed on him the crown order decoration of the second class, an honor never before granted to an American, and which is

equal to knighthood in England. Mr. Stone is qualified for his responsible post both by native capacity and a long journalistic experience in the West. He thoroughly comprehends the needs of the daily newspapers in the matter of telegraphic news, and is master of methods of promptly and amply supplying those needs. plains why the Associated Press service, all things considered, is far superior to that of any rival. Under Mr. Stone's management, also, there is an absence of the inharmonies that in years past disturbed the organization. This is now a compact and powerful body which is of the greatest use to the community. Mr. Stone is a genial and courteous gentleman and his administration of Associated Press affairs is fair to all concerned. He is in the prime of manhood, and he promises to be the most conspicuous general of the news-collecting army of the world for a long time to come.

FEW AMERICAN singers have won as high commendation from European critics or as great popularity

beyond the sea as Miss Mary Munchhoff, the soprano who is soon to be introduced to the concert-goers of New York. Miss Munchhoff is a native of Omaha, Neb., and made her first public appearance abroad only three years ago. She has sung with the three most important musical organizations of Ger-many and has achieved triumphs at many musical entres in Europe. She is the first American singer who was ever chosen an honorary member of the famous Beethoven Society of Bonn. Miss Munchhoff is graceful, modest, intelligent, and sympathetic. Since her first arrival in Germany five years ago she has thoroughly mastered three foreign languages, German, French, and Italian. Despite her success and



MISS MARY MUNCHHOFF, The American soprano who has won great honor abroad.

Gessford.

the exceptional honors shown her she remains an ardent patriot and never forgets to mention that she comes from Omaha, and she stipulates in all her contracts that she must be announced as "Mary Munchhoff, soprano, Omaha, Neb., U. S. A." This intense pride in her native land will of itself assure for Miss Munchhoff a friendly reception from the American public, and make more easy its con-quest by her gift of song.

THE VERY recent installation of that brilliant scholar and educator, Professor Edmund Janes James, Ph.D.,



DR. EDMUND JANES JAMES. The new president of Northwestern University.

LL.D., as president of Northwestern University, at Evanston, Chicago, attracted a great deal of attention in educational circles. The institution, which is conducted under the auspices of the Methodist Episcopal Church, is one of the largest of American universities, having had a total attendance of students the past year of 2,414. The head of such a great school requires high intellectual gifts and much force as

well as fineness of character. These qualities are happily combined in Dr. James, under whose charge the university may be expected to be even more flourishing than ever. The new president has had a uniformly successful career. He is forty-seven years old and comes from a long line of Methodist ancestry. He was educated at universities here and abroad, and was for thirteen years professor of public finance and administration in the University of Pennsylvania, whose graduate school he organized. He was also an organizer and long a director of the well-known Wharton School of Finance and Economy; the founder and for several years the president of the American Academy of Political and Social Science, and the first president of the American Society for the Extension of University Teaching. In 1896 he became professor of administration in the department of political science of the University of Chicago, where he remained until Northwestern secured him. Dr. James has delivered able addresses before many learned bodies and is a prolific writer.

ALL THE WORLD has heard of the Barings, the famous house of English financiers but not so many probably

have heard of Mrs. Godfrey Baring, the beautiful young wife of one of the representatives of the Baring family. It is said that this lady comes of a race celebrated for the beauty of its daughters, her mother having been a Graham, of Netherby. Mrs. Baring, who spends a portion of each year in the Isle of Wight, is devoted to the sea, and as accomplished as she is beautiful. She is a cousin of Lord Crewe's young daughters, and a niece of the Duchess of Montrose.

MANY INTERESTING anecdotes are told of Lord Salisbury, who has recently laid down his sceptre as Prime Minister of Engnalist he is said to have bor-

MRS. GODFREY BARING, As a working jour-Aff English social queen and beauty. rowed sixpence, and to have

paid it back twenty years later, when the man who lent it

him, and whom he did not see again in the interval, called

on him on a matter of business. The best anecdote, per-

haps, is that concerning a certain energetic journalist just appointed to an important editorship, who invited Lord Salisbury to tell him what line he should adopt in his paper in regard to national affairs. "I should have no politics," was Lord Salisbury's blandly crushing observation.

THE LAUNCHING of the protected cruiser Des Moines at the yard of the Fore River Ship and Engine Com-

pany, Quincy, Mass., the other day was an event of much interest to the people of Iowa. Governor Cummins, other leading officials, and a number of prominent residents of that State lent their presence to the occasion. Two young ladies took conspicuous parts in the ceremony. Miss Chara Carleton, of Haverhill, Mass., cut the ropes holding the last keel-block and started the ship down the ways. The



MISS ELSIE MACOMBER.

christened by Miss Elsie Macomber, of Des Moines, Iowa, who had accompanied Governor Cummins and family from the West. Miss Macomber belongs to a family of high social standing and is one of the handsomest society belles of her home city. She is a brunette, bright of mind, and charming in manner. The new cruiser, which was designed by Rear-Admiral Hichborn, is a fine vessel and represents what he considers the most useful of the mediumsized type of warship. To guard her against sinking, should a shot strike her along the water-line, she is supplied with about one hundred water-tight compartments and a protective belt of corn-pith cellulose. The latter is a novelty in naval construction. Should water rush in through a hole made in the cruiser's outer shell the cornpith would swell and stop the leak. Most of the new essel's cruising will probably be done in the tropics.

ONE OF the queerest features of court life in Europe is the marriage by proxy of royal personages. There are at the present moment no less than three royal ladies who have been thus wedded—the Queen-Regent of Spain, the Dowager Queen of Portugal, and the ex-Queen of Naples. Kings and reigning sovereigns are held to be too important personages to be married anywhere else than in their own dominions.

MANY DIVERTING stories are current in European papers concerning the ways of the Shah of Persia during his recent visit to that part of the world. While Mozaffer-ed-din is well educated and a sensible and upto-date man in many things, he seems to have a truly Oriental conception of his own superiority and wonderful power and greatness. It was he who wrote to Queen Victoria some years ago complaining that her Ministers came into his presence with their boots on, and his con-tempt for time-tables when traveling is proverbial. He once stopped a reception in Rome and bade the King and Queen an abrupt good-night. The versatility of the Shah is the most pronounced feature of his character. He can shoot at full gallop, it is said, and hit a bird on the wing. He can play the piano, work the telegraph, and take photographs, and he has traveled through half Persia on a motor car. He is interested in all he sees, reads all he can, and is broad enough in his fancies to spend one day at church and the next on the race-course.

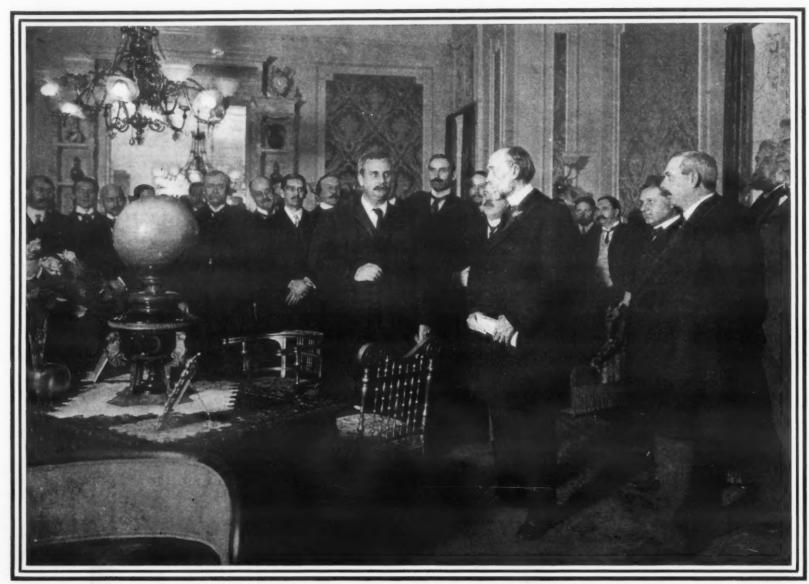
A GREAT American humorist appears to be essential to the happiness of the American people. There was

general sorrow over the passing away of such creators of jollity as Arte-mus Ward, the Danbury News man, and Eugene Field. Of the old guard Mark Twain is left, but he is a back number, having uttered nothing of late that contains genuine humor. There are only two of the later writers who have forged to the front rank of humorists of this country. These are George Ade, author of "Fables in Slang," and Finley Dunne, Peter everywhere known as "Mr. Dooley." Of these two Mr. Ade occupies, perhaps, the wider field. Mr. Ade's reputation was made early in life, he being now only thirty-six



MR. GEORGE ADE,

After graduating from Purdue University, vears old. Indiana, he became a reporter on a Chicago paper and was there that his peculiar talent developed. Notwithit was there that his peculiar talent developed. standing that he is a fun-maker, he is one of the most serious and thoughtful of men. He is studious and cultured and aspires to greater things than he has as yet accomplished. He has written two plays, one of which, "The Sultan of Sulu," has already been on the stage for nearly a year and will be produced in this city in January. His second play, "Peggy from Paris," has lately been rehearsed for presentation here. These works are pervaded by the author's abundant flow of humor and will doubtless delight metropolitan audiences.



SENATOR PLATT NOTIFYING GOVERNOR ODELL.

REPUBLICAN CANDIDATES FOR STATE OFFICIALLY INFORMED OF THEIR NOMINATION, AT EXECUTIVE MANSION, ALBANY, OCTOBER 7TH .- Luckey.

## Big War Games in Kansas.

THE RECENT military manceuvres at Fort Riley. Kan., though far from being so extensive and spectacular as those practiced in the great European army encampments, were yet carried out on a scale unusually large for mimic warfare in this country. On the big plain, some 2,000 acres in area, on the army reservation, about 5,000 regulars and militiamen pitched their tents, and for several days, when the weather permitted, were exercised in all manner of warlike movements. War problems of various kinds were put to solution, and in reconnaissances, strategic marches, sham fighting, and the like, the troops and their officers got systematic ideas as to the methods most effective in actual campaigns. One of the most striking spectacles of the entire meet was a sham battle conducted during a fierce storm with the utmost skill,

and involving a lively artillery duel.

Camp Root, as the temporary military settlement was called, in compliment to the Secretary of War, was under command of Major General John C. Bates, U.S.A., who directed the manœuvres. The commander was aided by an efficient staff, and zeal and competency were shown by officers and privates generally. The operations undoubtedly were of great benefit to the soldiers concerned, and it is intended to have an increasing number of members of the army and the national guard take part in them in coming years. General Bates, however, thinks that in that case the training grounds will have to be enlarged. Even with only 5,000 men to handle, he says, there was none too much space for the war games that were played, and he wonders what could be done at Fort Riley with 50,000 men, the proposed maximum of troops to be manœuvred there. It is probable that abundant room will be found somewhere for this kind of practice, now recognized by our military experts as being most essen-

The greater part of the troops at Camp Root were infantrymen, cavalrymen, and artillerymen of the regular army, and only two States-Kansas and Colorado-sent bodies of militia to participate in the manœuvres. Many other States, however, detailed officers to witness the In fact there w tives of the national guard of the States than were ever before assembled on any similar occasion. Among these officers were the following: Colonel Irving E. Webster, Second Regiment, Florida; Colonel W. N. Thomason, Third Georgia; Colonel Charles K. Darling, Sixth Massa-Major C. C. Macdonald, Fourth Missouri; chusetts: Colonel W. T. McGurren, Second Michigan; Major J. K Harrison, Third Indiana; Colonel George W. McCoy, First Indiana; Lieutenant-Colonel S. A. Bowman, Third Indiana; Major T. J. Louden, First Indiana; Captain F. J. Ellison, National Guard of New York; Lieutenant-Colonel J. F. Fee, First Indiana; Major A. L. Kuhlman, Third Indiana; Major Bryce D. Armour, Assistant Inspector-General Rhode Island Brigade; Adjutant-General Cole, of Connecticut militia; Brigadier-General Joseph Whitney, Second Massachusetts Brigade; Adjutant-General E. S. Miller, North Dakota; Brigadier-General Wiley, Pennsylvania; Major-General W. H. Stacy, Texas; Adjutant-General W. H. Whiteman, New Mexico; Adjutant-General George H. Browne, Michigan; Captain D. W. C. Falls, First Infantry, New York; Colonel E. D. Hugnemin, cond Georgia; Brigadier-General H. S. Tanner, Rhode Island; Major O. C. Drew, Assistant Adjutant-General Texas Volunteer Guard; Colonel Henry Hutchings, First Texas; and Colonel H. L. Archer, First Nebraska.

Among the distinguished visitors at the camp were Lieutenant-Colonel Raspanoff, military attaché of the Russian Embassy at Washington; Governor Stanley, of Kansas; Assistant Secretary of War William Carey Assistant-Adjutant General W. H. Carter, Commissary-General Weston, U. S. A., and Generals Funston and Kobbe, U.S.A. Official reports of the evolutions received at Washington declare them to have been eminently successful.

# A Warning to the Tender-hearted.

IT WILL be remembered that Victor Hugo's famous story, "The Man Who Laughs," was founded on the practices of a band of miscreants in England who kidnapped little children and mutilated them in order that they might make more effective use of them as beggars, the hero of the story being one of these unfortunates. Inhuman practices of the same kind, for the same purposes, are said to be common at this time in China. But according to recent reports from local police courts, it is unnecessary to go into the realm of fiction or over to the Celestial empire to find professional beggars resorting to mutilation in order to excite sympathy. gang of these parasites was recently discovered in Hoboken, N. J., every one of whom had maimed himself in Some had chopped off one or more fingers, some had burned themselves with red-hot irons, and others had crippled their arms or legs in various ways.

self-inflicted as adjuncts to the begging trade may be judged from the fact that one of the band, who betrayed the others to the police for motives of revenge, declared that one man had gathered in \$2,000 in four months and another had made \$500 in five weeks. The rule seemed to be, it was said, that the more severe the mutilation the better were the returns financially. The most obvious moral for honest people to draw from these statements is to beware of professional beggars generally and to be especially hard-hearted toward the kind who display alleged wounds and injuries. The proper method of dealing with these impostors is to turn them over to the police, and when that remedy is not convenient a good healthy dog will serve equally as well.

## The Problem of Fogs.

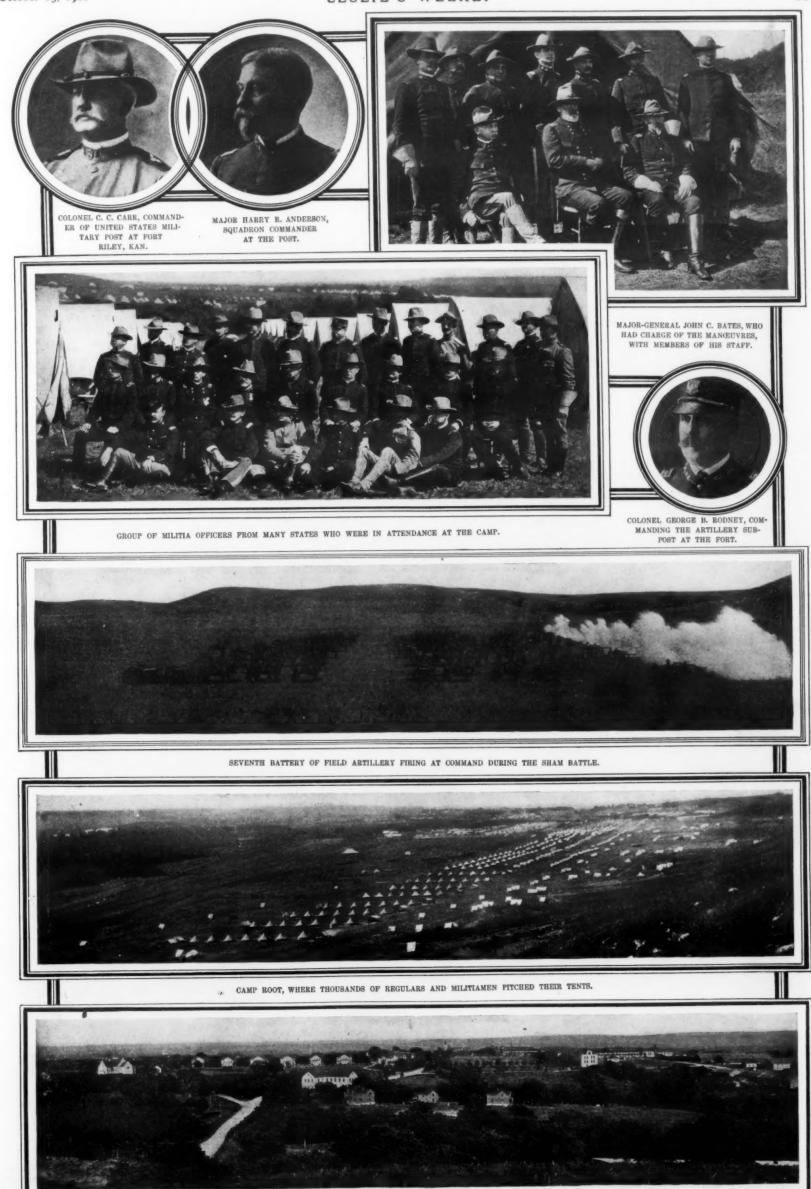
FORTUNE AND fame in unlimited measure await the Γ man who first devises some practicable and successful method of grappling with the difficulties, discomforts, and dangers arising from the presence of heavy fogs on land or sea. That they can ever be dispelled or driven away entirely is an unreasonable expectation, and the most and the best that can be hoped is that some way will be found to forecast their coming and some method devised to penetrate them for a considerable distance with light-rays or the human vision, and thus render travel by land and water far safer at times than it is to-day. What such inventions or discoveries would mean for the city of London, for example, or the ocean highway in the vicinity of Newfoundland, can be faintly imagined. In the latter case alone it would mean the saving of many lives and a vast amount of property every year now lost in disasters, to say nothing of the added sense of security to thousands of ocean voyagers.

Meteorological students and investigators have been busy trying to solve the fog problem for many years, and some success has been achieved in the way of devising a system of fog-signals for the guidance of mariners and also some ingenious contrivances in the shape of fog-bells and warning signals. But the chief and largest difficulties still remain unsolved, in spite of all human ingenuity; and practically nothing has been done to mitigate the woes of life in towns enshrouded for days together in impenetrable masses of slimy, sticky, all-pervading fog. It is this condition now, as ever, that makes life in the English metropolis at certain seasons not worth living in the estimation of many unfortunate beings; and many other towns and cities in all parts of the world have occasional visitations

of the fog misery almost as bad.

As London suffers more from this source than any other city in the world, it is not surprising to learn that the greatest efforts should be made there to combat the fog evil. During the present year an extended course of experiments was in progress in London under the combined auspices of the municipal and national governments, for the modest purpose of determining, first of all, whether the of a fog can be foretold for a few hours in advance a consideration of great value in itself to the business of street illumination. A staff of volunteer observers has been organized to report on conditions existing simultaneously over a considerable area. It is expected that all the fire stations in London will be included in the system. The national weather bureau furnishes the necessary instruments and has drawn up a code of instructions. When a sufficient amount of data has accumulated the government experts will review and digest it for practical

It is hoped that the outcome of this investigation will be not only some method of forecasting fogs, but other means or devices for mitigating the perils and annoyances arising from this same source.



COMPREHENSIVE VIEW OF FORT RILEY, THE AMERICAN ARMY'S CHIEF DRILLING-GROUND.

A GREAT TRAINING-SCHOOL FOR THE AMERICAN SOLDIER.

FIVE THOUSAND REGULARS AND MILITIA TOOK PART IN MILITARY MANŒUVRES AT CAMP ROOT, FORT RILEY, KAN.

Photographs by Pennell. See page 368.



A GLIMPSE OF STUDENT LIFE IN A GREAT AMERICAN UNIVERSITY By Carroll Johnson Waddell, of the Yale "Daily News"



THE INTRODUCTION of the freshman into the ways 1 of Yale is usually bewildering. With a slight altera-tion of details the "Adventures of Verdant Green" might be adapted to the college in the City of Elms. freshman picks his way through the chaos of trunks and suit-cases in the New Haven station he feels the first tingle of consciousness that he is at last a Yale man, And, perhaps, with a swelling pride he gives the express man his room address in an authoritative manner—and unfortunately in the hearing of some modest upper-class men who will give him cause to recall it within the first twenty-four hours. If he has decided that he shall never be taken for a freshman he is as a consequence at once appraised and sorely taxed. With that first night in New Haven are indelibly associated the torch-lighted ring of seniors squatting about the wrestling matches in the Hopkins grammar-school lot and the collisions of his class with the sophomore phalanx in York Street. The halo of college life then became indistinct; he considered freshman year an unnecessary evil. But he was coming into his citizenship in the miniature world of the Yale campus.

As a community the Yale campus has all the characteristics of the greater world for which it prepares. It has its opportunities, its rewards, and its standards, and they vary from the gilded life of indolence to strenuous endeavor. The freshman has a wide range from which to choose the branch to supplement his class-room work.

This is one of the first problems which confront him. He has passed his entrance examinations and is technically a Yale man, and a Yale man he will be to his younger brother at the first vacation; and yet he sees that if he is to be a part of Yale he must descend to prosaic work six days in the week. And by spring he has become a duly accredited member of the sturdy stirring community.

A day in Yale is typical of the Yale

spirit which is the pride of the past and the hope of the future. It is a well-ordered medley of close application and hearty relaxation. It begins with morning chapel at 8:10, and alarm clocks are still ringing in rooms at ten minutes before eight. The inevitable is a hurriedly eaten or omitted break-fast and a dash for the doors of Bat-tell Chapel, for if a man is not in his seat at the rising of the choir for the chant he is considered late and his supply of allowed absences thereby decreased. About the campus there are tales of occasional scanty raiment in chapel, with boots, trowsers, and mackintoshes as the sole details. But that last ten minutes' doze was worth the haste! An old Yale custom which is observed every week-day morning is the bowing of the seniors to the president as he passes down the centre aisle immediately after the benediction. The class sits on each side of the aisle, and as the president passes each pew the

occupants rise, bow low to him, and then fall in behind and pass out of the rear door. None but the seniors are allowed this privilege of homage.

The haste with which the thirteen hundred men pour out of Battell Chapel may be explained by an expected check in the Yale station post-office in Fayerweather Hall, across Elm Street. Or there may be a more sentimental reason. This sub-station of the New Haven post-office is for Yale exclusively, and the amount of mail handled here equals that of the average town of thirty thousand inhabitants. It would seem that Yale men are good correspondents. The morning is devoted to the mind in class-room—the noon hour, to the stomach in "Com-mons." In whatever else the college man may be declared deficient the development of his appetite has never been

About nine hundred men board at the University dining hall, or "Commons," as it is known outside of the official catalogue; and they have their customs. Drop a platter or dish upon the mosaic floor and a prolonged cheer will go up from every man in the room. Without any feasible provocation one man can start a din by tapping with his knife upon a plate or pitcher, and his small part will then be overwhelmed, for hundreds will join in the unharmonious clatter. After a successful football or base-ball game the variety of "stunts" is wide. The score is rhythmically counted and a Yale cheer is appended; all the adapted songs of the day are sung and then re-sung. And it may be that some of the dishes fall by intention, for the cheer which follows. Few feminine visitors ven-ture within the doors of "Commons" and the visit is seldom repeated, for clouds of waving white napkins and a cheer are compliments of too apparent frankness

With little evident regard for the serious work of life which is so near, the seniors fill the spring with customs which are peculiarly theirs. Their baseball games are

played during the fall and spring in the early afternoon and evening within the senior fence before Durfee Hall, where grass is an unknown ornament. In name alone does the game as here played resemble the national sport. The diamond boasts of a home plate, but trees are supstituted for the regulation bases—and regulations are suspended. Each game has rules unto itself. The number of men at the bat and in the field is unlimited, and the tennis ball is seldom awaited by less than six hands. The game is akin to football in that interference is often formed about a base-runner and met by the ill-fated baseman. The numerous infielders are intentional obstacles to base running. Baseball ethics are, however, adhered to in the disputing of decisions by the umpire, whose position as autocrat is strengthened by the vote of the majority, which is always in the field and rarely unbiased. But it is a rollicking rally of the seniors and the other class who watch the games from their fences.

Another privilege of the seniors is to spin tops, roll hoops, and use roller skates. Elsewhere dignified men make ludicrous attempts at these long-neglected sports and many appear to be serving their novitiate, but class distinction prevents comment save by their classmates. In the typical day there are fewer recitations for the undergraduate during the afternoon. He now turns toward Yale Field, the gymnasium, the harbor, or the golf links

At Yale Field a small battalion of gridiron warriors is

SENIORS PLAYING BALL BEFORE DURFEE HALL. Leopold

drilling in football tactics. The discipline is that of a more formidable battle-field, for the word of a Yale captain is law within his branch of athletics. Beyond the stands the freshmen recruits are at work under the direction of coaches from the upper classes, while the inclosed gridiron is occupied by the candidates for the university team. Small squads are perfecting themselves in the several points of the game; the ends are getting down the field under punts by the full-back candidates, and the centre men are being coached in breaking through their opponents' line. The new candidates are being instructed in tackling the dummy and in mastering the rudiments of the game. And no man has cause to complain that his trial is not comprehensive and rigorous. The field is dotted with men at work in every department in the gridiron catalogue; for a football suit is never becoming to a drone. The coaching of the university team is under the general direction of a head coach appointed from among the graduates who once wore the mole-skin for Old Eli. At the approach of the championship games the auxiliary force of graduate coaches is increased until every man on the team has the individual attention of one or more of the veterans.

At a word from the captain the field is cleared and two elevens are chosen from the men on the benches for a short line-up. The championship games are not played with greater dash and zest than these practice scrimmages which are to determine the composition of the final team: for seventy-five candidates create keen competition. It is the work which sews the lone "Y" on the jerseys

The frost has scarcely left the ground when the base ball diamonds at the Field swarm with candidates for the It is a picture of industry similar to that on the football field. It may be a short game between the first and second nines to try out the candidates; or it may more probably be the sliding out of the timidity of a man between third base and home; or the coaches

telling an outfielder that he cannot catch a cold-much less a ball. Beyond the diamonds are the track house and the training grounds for the athletic meets. The sprinters are practicing quick starts, and the distance men are lengthening their stride around the cinder track

While rowing receives some attention during the fallincluding the fall regatta on Lake Whitney-the chief work of the year is the spring preparation for the annual aces with Harvard on the Thames at New London. At the harbor the crews are at work on their stroke and re-cover before the cutting cold of the winter winds has left. The spectators on the observation train in June wear colors and cheer and admire the brawny backs and sinewy arms; they envy them the prominence of the day. But the work in the tank at the Yale gymnasium and on the New Haven harbor before the final arduous preparation at New London is not envied, for it is overlooked. Every oar in the boat has been a prize, and the season's prepara-tion has been for that less than twenty-five minutes' struggle on the Thames in June.

At night the Yale man turns to his varied programme. With the majority it is the time for the book. little that is picturesque in a solitary man at a desk and his work for to-morrow; but it is a Yale reality. It is a detail in the picture which is omitted from the prevailing storiette of college life, which has in unreal prominence a blazing fire, a banjo, and a pipe. For all the desk light will burn some time during the evening;

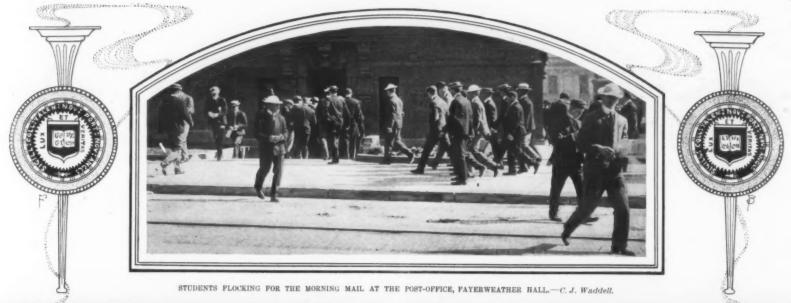
for some it will burn into the morning. A side of Yale life which is little realized by the public is the modest work in the city missions which are maintained by the undergraduates. Any night one may see perhaps a gleeclub man singing gospel hymns to an audience of workingmen, or a member of the university football team grimly meeting defeat in a game of checkers at the hands - and vainly scrubbed hands they are-of a newsboy. About one hundred undergraduates are active in the boys' club work, and one of its most popular branches is the entertainment of small groups of boys by the undergraduates in their dormitory rooms during the year. The work is mutually beneficial. Wandering into the campus on the way from their eating "joints" to their rooms, small squads will join a group at their fence. The essence of Yale life is found here. It is a comfortable fence and it is rarely vacant.

No feeling of loneliness or isolation can exist in a class after it has come into possession of its fence in sophomore year, for after the dinner hour in the spring evenings groups of fifty or more gather here and sing. Their répertoire will surely include all the Yale and popular songs of the day. At the close of the Yale song, "Bright College Years," every man will stand

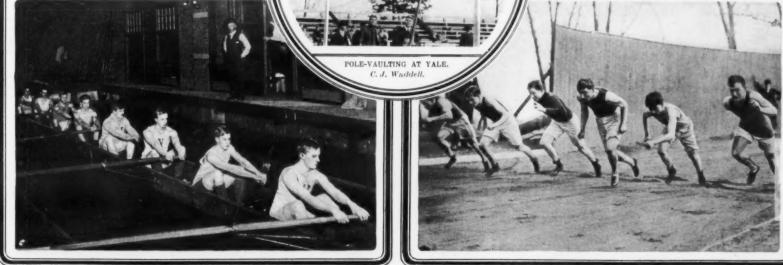
and uncover at the words: "For God, for Country, and for Yale." It is a custom never omitted. Within Alumni Hall the glee and banjo clubs are rehearsing, but in jerseys or coatless there is little resemblance to the clubs which will tour the country during the holidays; nothing similar save the playing.

The squad of competitors for editorial positions on the Yale Daily News are dashing about the campus and over curbs on their bicycles in mad pursuit of the news of the university. Such candidates are known as "heelers," but the term has no taint, as it is applied to all competitors for positions on Yale periodicals. The composi-tions of eighteen weeks for the *News* are pronounced types of Yale strenuousness. One of the favorite resorts of Yale men is "Mory's," an orthodox chop house which is mellow with age and rich with Yale aditions. Freshmen are the only undergraduates who are excluded from the privilege of patronizing "Mory's." The walls are begrimed and hung with old prints of Yale life in the early part of the century; the tables are carved with countless initials, and as soon as every available space is filled the tops are removed and hung on the wall. One round table in the front room is reserved for seniors. More famous than its famed rarebits and golden bucks are the nightly gatherings at "Mory's" of Yale undergraduates, which have done much to cement the Yale brotherhood.

On the campus, lights have begun to die out from the windows and the activity of the miniature city is gradually relaxing for the night. Could the fathers of New Haven ass a night on the Yale campus they would no doubt favor a more rigid curfew ordinance and the blue code of the days of Elihu Yale; but, nevertheless, at the opening of her third century Yale typifies the rugged independence of Americanism ready to cope with whatever task the larger world shall assign. And this smaller world of four years on the Yale campus is the training ground with its daily work and play.







MUSCULAR 'VARSITY CREW TRAINING IN TANK AT GYMNASIUM.

LITHE SPRINTERS PRACTICING QUICK STARTS AT YALE FIELD.-C. J. Waddell.



VENERABLE SUPPORTER OF UNI-VERSITY ATRILETICS— "PO" SMITH. Phelps.



CAPTAIN CHADWICK INSTRUCTING CANDIDATES FOR FOOTBALL TEAM IN FINE ART OF TACKLING.  $Pach\ Brothers$ ,



OLD-CLOTHES MAN, "MOSE," STIRRING UP TRADE WITH STUDENTS. Pach Brothers.

DAILY STUDENT LIFE AT YALE.

SURROUNDINGS AND ACTIVITIES OF THE THOUSANDS OF YOUNG MEN WHO THRONG THE HALLS OF THE UNIVERSITY.



PROPERTY, THE RESULT OF YEARS OF TOIL, BLOWN INSTANTLY INTO A MASS OF RUINS.

IN FIVE SECONDS THE STORM LAID WASTE A PLEASANT HOMESTEAD.

# Terrible Sweep of a Cyclone

A FURIOUS cyclone with some very peculiar features recently laid waste a strip of fertile country seventeen miles long in the vicinity of Mendon, Mich. "What

struck me as exceptionally remarkable was the storm's formation," commented a gentleman as he surveyed the ruin-strewn path of the "Just before the disaster occurred, I was driving in my buggy a mile south of Mendon. Suddenly my attention was attracted to a small white cloud, no larger than a man's body, which came up from behind a Clearing the top of the hill, it quickly expanded to many times its original size and took a rotary motion. By this time I had comprehended what was about to happen. Stopping the horse, I alighted and watched the proceedings. The cloud, still whirling rapidly, took a southeasterly direction. A moment had hardly elapsed before it was joined by another cloud of a dark violet hue. At once the two came down to earth and became a huge black blur, in which it was almost impossible to distinguish any one object plainly. It seemed to me that the cyclone resembled some monstrous black bat, whose extended claws snatched and smashed to kindling-wood everything in their path. The white cloud was not funnel-shaped. In fact, there was not the slightest difference between it and the common white clouds we see in the sky daily. Except for its peculiar actions I should never have noticed it."

No photographs can furnish an accurate conception of the devastation wrought by this cyclone. We may in some degree realize the enormous power of the wind; none of us can vouchsafe a "why" for its grim pranks and fancies. The first building struck by the storm was a dwelling-house. The owner, his wife, and their baby girl were seated in the living-room. The house was lifted like an egg shell fifty feet into the air, then dashed to the earth again and smashed into kindling-wood. Its occupants knew nothing of what had occurred until they found themselves in the road, half buried in the mud.

The clothes had been torn completely from the child's body; but, though she was for a considerable time unconscious, she recovered. Of the house, not enough lumber was left to build a common sized door. A huge oak,

several feet in diameter, was twisted from the ground and hurled several rods distant. All was a complete ruin!

Beyond this the storm lifted somewhat, then came down to earth with redoubled fury. This time its victim rest had fled for refuge, in time, and was blown with the house into the fields. In spite of numerous cuts and bruises he rallied from the shock. A singular feature concerning the damage wrought here was the fact, that while the buildings were blown in one

while the buildings were blown in one direction the trees were afterward uprooted and carried in another. Agricultural implements were twisted beyond recognition, and one chicken was so unfortunate as to lose its head and be shorn of its feathers.

But by far the scene of the greatest calamity was some pretty woods near the St. Joe River. Here the storm seemed to vent the very worst of its wrath. A half dozen trees, robbed of limbs and foliage, are all that were left standing. The others, many of them giants of a century, were torn, roots and all, like so many canes, from the ground and scattered hither and thither, completely blocking the old road and necessitating the work of cutting a new highway through their trunks and branches. Immediately behind the grove a huge barn was leveled to the earth, pinning four horses beneath its heavy timbers. Pitiful, indeed, were the whinnies of the dumb beasts before they could be extricated from the wreck. A little farther on, a chestnut, scarcely two feet from the farm-house, was broken off and whirled over the house. The dwelling remained intact. Near the well-house, two trees, blown together, held the floor of the stable between their branches. What an army of skilled workmen could not have ac-complished in a week, the cyclone had wrought in less than twenty seconds.

The second day following the disaster, a telephone message was received from Tekonsha, a town twenty miles distant, stating that a certificate of deposit on the First National Bank of Mendon, belonging to Mr. —, had been picked up in that vicinity. The paper was found to be the property of a gentleman whose home had been demolished by the cyclone, and it had, without a doubt, been borne the entire distance by the wind. It is re-

markable that so severe a storm could have occured without a long list of serious casualties. The residents of the devastated section are thankful that their heavy losses did not include the loss of life.



was a flourishing farm. The farm-house stood on one side of the road, the barns, granaries, out-houses, etc., directly opposite. Nothing escaped! One member of the family, an aged man, was unable to reach the cellar, where the

The Golden State elects to wear

BY MINNA IRVING

A regal poppy crown.

# Changes in Our Diplomatic Service

THE HON. ANDREW D. WHITE, who is to retire from the position of American ambassador to Germany about November 15th, will have a fit successor in Mr. Charlemagne Tower, who has been selected by President Roosevelt for the place at Berlin. Mr. Tower is at present United States ambassador to Russia, and he has represented this country at St. Petersburg most ably and creditably. His promotion gives rise to a chain of changes. Mr. Robert S. McCormick, now ambassador to Austria, is to be transferred to the Russian capital; Mr. Bellamy

Storer, now minister to Spain, is to go to Vienna; Mr. Arthur S. Hardy, minister to Switzerland, will proceed to Madrid, and Mr. Charles Page Bryan, minister to Brazil, will become our representative in Switzerland, and will be succeeded at Rio de Janeiro by Mr. David E. Thompson, of Nebraska.

Mr. Tower, who heads this list of fortunate and promoted diplomats, was born in 1848 in Philadelphia of wealthy parents and received every educational advantage, graduating from Harvard and afterward spending four years abroad in the study of history, modern languages, and literature. Returning from Europe he studied law and was admitted to the bar. In 1878 the degree of doctor of laws was conferred on him by Lafayette College. He was for some time president of a railroad in Minnesota. In 1897 he was chosen as minister to Austria, and two years later he was sent to St. Petersburg. His ability, his diplomatic experience, and his good record

make it entirely certain that in Mr. Tower's hands the interests of the United States will be well safeguarded at Berlin.

The other officials named have also made excellent records in their present posts, and may be expected to keep up their good work in their new stations. Mr. Thompson, who is to go to Brazil, has been for years a prominent and active Republican in his State. He began life as a railroad brakeman, but worked his way up to the higher grades of service. He is now interested extensively

in real estate. Two years ago he was a candidate before the Legislature for States Senator, but was defeated by Mr. Dietrich. He is a very capable man and will doubtless successfully uphold this country's interests in the matter of the coming rearrangement of tariffs between the United States and Brazil. The dispute of Brazil and two other countries over Acre, where Americans have interests, may require his attention.



MR. CHARLEMAGNE TOWER, Who is to be ambassador to Berlin.



MR. ROBERT S. MC CORMICK, Coming ambassador to Russia.



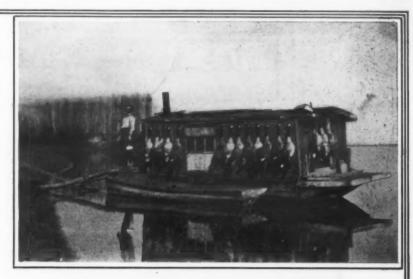
MR. CHARLES PAGE BRYAN, New minister to Switzerland.



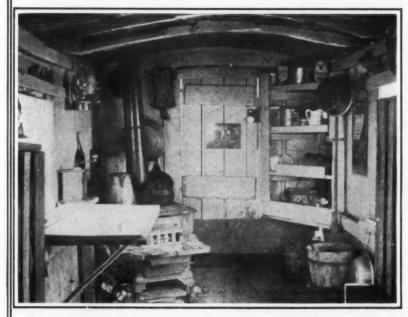
MR. DAVID E. THOMPSON, Appointed minister to Brazil.



HUNTER IN SAND-PIT WITH HIS DECOYS IN POSITION.



COOSE HUNTER'S SHANTY-BOAT, WITH A FINE DISPLAY OF GAME.



WELL-EQUIPPED KITCHEN OF THE BOAT IN WHICH THE SPORTSMEN ARE HOUSED.



ENJOYING A DINNER ON THE BANK OF THE MISSISSIPPL



GLIMPSE OF FLOATING SUBURB OF A WESTERN CITY.



COMRADES IN SPORT PARTING AT THE END OF THE SEASON.

## WILD-GOOSE HUNTING ON OUR BIG WESTERN RIVERS.

HOW THE FEATHERED GAME IS DECOYED TO ITS DOOM, AND GLIMPSES OF JOLLY LIFE ON A SHANTY-BOAT. Photographs by E. Hendrick.

## Fine Sport for the Wild-goosé Hunter.

THE WILD goose is the last of the large game birds that were once plentiful throughout the United States. Wild geese are found in the greatest numbers in the valleys of the Mississippi, Missouri, and tributary rivers. In the West, especially in the smaller cities and towns, everybody hunts during the season. A few of the more adventurous hunters go after the Canada goose. They go to the nearest city on the Mississippi, or other large river, and buy a shanty-boat, in which they float down until they reach some good hunting grounds. One or two days' run from a city like St. Louis, Kansas City, Cairo, or Memphis takes the hunters to a good shooting ground.

The geese feed in the swemps, lakes, and wheat-fields adjoining the river, and fly back and forth to the sandbars at all hours of the day and night. It is on these sandbars that the goose hunter junts his game, or rather lets the game hunt him. He dign a pit in the sand and then puts up a set of wooden decoys which he has made himself. He stands in the pit surveying the surrounding country until he sights a flock. He then crown hes down in his pit and calls the geese to him. A good hunter can imitate the geese's cries with his voice, while one who

cannot uses an artificial call. When the flock comes within thirty yards of the pit the hunter jumps up and shoots. If he is a good shot he will get one bird with each barrel.

About noon he goes back to his boat and, after hanging his game on nails in the cabin, cooks dinner. The shanty-boat is well equipped for cooking purposes. On sunny days the hunters eat their dinner on the bank, enjoying the scenery and the breeze with their meal. When the geese no longer decoy at one place the hunters untie the boat and float down ten or twenty miles and work another sand-bar. The boat is propelled by two large oars, which are used chiefly in making landings. When the men reach a city they tie up in shanty-boat town. It is a common thing to see a hundred shanty-boats in the river and on the bank in these floating suburbs. The shooting season lasts from October 1st to the middle of March. When the season is over, the hunters dispose of their boats for what they will bring, and after bidding each other farewell, go back by rail to their homes in the North.

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As a health-giver, no tonic made equals Abbott's, the Original Angostura Bitters. Druggists and grocers,

## Mayor Low's Frank Weekly "Talks."

FEW THINGS afford a sharper contrast to the manners and methods prevalent at the centre of municipal authority in New York under Tammany administration than the weekly "talks" to press and people which Mayor Low has been giving at the city hall. Then the manners were generally objectionable, the methods devious and unknown, the citizens of New York being given at times to understand in plain language that the plans and purposes of the municipal rulers were "none of their business," and when any information on such matters was extracted it was generally regarded with well-founded suspicion as being only half truth, or possibly no truth at all. Mayor Low, on the contrary, having no jobs and plunderings of his own to conceal, and no rascally subordinates to shield from public scrutiny, is taking the public into his confidence and giving them a frank, straightforward "talk" each week on the workings of the city departments, on improvements contemplated or proposed, and other topics on which all citizens have a present and vital concern. This is an eminently proper attitude for the chief magistrate of a city to take toward the people, whose servant he is, and the example cannot be too widely followed by other men occupying a similar office.



# Mrs. Patrick Campbell Tells of a Mistake

By Eleanor Franklin



MRS. CAMPBELL AND PINKI-PANKI-POO. — Downey.

WHEN I GOT off the Broadway car at Twenty-fourth Street I stepped into a puddle of muddy water. It was raining hard and I couldn't get my unbrella up, so by the time I got to the ladies' entrance of the Fifth Avenue Hotel I felt exactly as a dominick hen looks when she gets in out of the drip and begins to pick and preen herself. I introduce the subject in this manner simply by way of announcing that it was a most disagreeable day, and with my feathers, feet, and ardor very much dampened I was not

feeling so good-natured myself.

Not that my ardor had been in such a glow. Dear, no!

I was on my way to meet an appointment with Mrs.

Patrick Campbell, made by her imported press representative the evening before. "Now Mrs. Campbell hates interviewers you know." he had said. This work.

viewers, you know," he had said. This was cheerful information, but it didn't matter much. It is an interviewer's business to get such and such detailed facts from such or such source and he generally knows how to go about it. If he finds it necessary to sacrifice some personal dignity in the proceeding—well, that is all right. It is a feature of the profession.

profession.

"Really, you know," continued the representative, "she has simply refused to receive them since she has been in New York, but you are one of three or four whom she has consented to see." Decius Brutus says of Cæsar, "When I tell him he hates flatterers, he says he does, being then most flattered." People who "thoroughly dislike the spirit of American journalism," as Mrs. Patrick Campbell has so frequently been quoted as saying, can usually get a deal more free advertisement and entertain successfully a vastly greater number of reporters than your Eager Person, as George Ade would write it,

who caters and crawls to the press.

Oh, it's a trick which works well in most things, that assumed air of indifference and ennui. And so Mrs. Patrick Campbell was to receive me, a mere interviewer, in her apartment at the Fifth Avenue Hotel, and here I had stepped off a street-car backward into a puddle of water and got my hat and feeling ideal interest.

feelings jolted sidewise.

"What is this, an interview?" was the greeting I received upon my presentation.

"Well, you might call it by that disagreeable title if you felt inclined, Mrs. Campbell."
"Let me see. You are—?" This seemed to be an important question, so I re-introduced myself.

Ah yes; to be sure. My manager was telling me. Well, what do you want to know—how old I am—how many gray hairs I have?"

Now, of course, she didn't say this for publication, but it exactly expressed her English idea of American journalism, and when I smilingly assured her that I had not the slightest interest in her age nor the number of her gray hairs she yielded chemingly.

of her gray hairs she yielded charmingly.

"Come over here and sit down with me,"
she said, graciously enough, goodness knows.
Why shouldn't she be bored? She didn't
know me. I was a damp person from out-

side, where it was raining and disagreeable, and she probably felt the contrast between my dismal drabble and the soft cosiness of her own exquisite white wool gown, which clung so gracefully to her tall, lithe figure. I'm sure I did. Besides, she knew I'd misunderstand her, perhaps misquote her—paint her in colors of my own creation. Why shouldn't she dislike to be interviewed? It must be bad enough, indeed, but just the same the interviewer isn't usually having a knutching party, either.

"Now, tell me," she said, "what can I do? One may

"Now, tell me," she said, "what can I do? One may as well help all one can, I suppose. I don't mean to be disagreeable, but interviews are so difficult, as a rule, but still I will do what I can. You see, I know you are a journalist. You want to succeed in that as much as I want to succeed in my profession; that is your work, this is mine. Would it not be disagreeable of me not to help if I can? We should always be willing to help in everything, shouldn't we?" and her beautiful black eyes grew deep and soft as she added: "What atoms we are, after all, each whirling about in our own separate little maelstrom."

"Have you really expressed to me your idea of American journalists? Are they all so difficult?" I asked.

"Oh, dear, no; but it is all so new to me. Not so much this season, but last. I really didn't understand it, and I got myself disliked simply through my lack of understanding. There is a critic on one of the big newspapers in New York

who really dislikes me and will say nothing good of me, and I don't blame him either, but it was all through a mistake on my part. You see, it is customary in England to give on a first night, after the performance, a supper on the stage to one's friends and associates. Over there we never think of inviting the representatives of the press. It would be positive bad form—like catering, you know, for favorable criticism. Well, it never occurred to me when I came over here that the same rule did not apply on this side also, so on my opening night last season I planned the usual little celebration and told my business manager I should be pleased to receive any friends whom he might wish to invite. Well, of course, I thought nothing more about it. The opening came and the performance passed off very satisfactorily, and our friends began to come in for the little party. We were just sitting down to supper when a card was sent in to me. 'Mr. — —, New York.' Well, being hostess, I was very busy just then, and, seeing the name of the newspaper, I supposed, of course, it was a reporter, and I sent word back that I couldn't see him. Well, it turned out that he was my business manager's friend, whom he had invited to supper at my request. Dear! dear! it makes

After this we talked of many things mutually interesting, or rather Mrs. Campbell talked in her unusually persuasive little way and I listened, thinking all the while, as I watched the play of thought upon her expressive face, how much we should love her if she belonged to us.

But she is "a stranger within our gates," as strange to us and our way as we to her and hers. If she belonged to us we would not go to her theatre out of curiosity merely, but to be lured by her art and our love; to see the personation of a charming woman drawn on lines of strength and beauty and to come away satisfied and proudly happy in the thought that she is ours. Do we not so love our Mrs. Fiske, our Julia Marlowe, our Maude Adams, our Henrietta Crosman, and Viola Allen?

But Mrs. Campbell is "a stranger within our gates," so we must needs run with eyes and mouths agape and look her over, examine her in minutest detail, pry into her very thoughts, and then chatter-chatter until there is nothing left to say. When we have become well acquainted with her, as we are with Miss Ellen Terry and Sir Henry Irving, we will simply welcome her, I suppose, and call her "English cousin."



MRS CAMPBELL'S LATEST PORTRAIT,

my head ache to think of it! Such a rude thing to do; but I was hardly to blame under the circumstances. I just thought it would be bad form to receive a newspaper man at such a time. It would have been in England."

Just then Pinki-Panki-Poo came tinkling from an inner room. I say tinkling, because all the little silver buckles and tiny bells on her elaborate regalia made as much noise as if they had been on a dog of respectable proportions.

proportions.

"Ah, my Rita!" exclaimed Mrs. Campbell, picking the little mite up and sitting her in the palm of one hand. "My Pinki-Panki-Poo! Has she not become famous? You hear more of her than you do of me, a good deal. Everybody writes about her. My Pinki-Panki-Poo is appreciated in America."

"Yes, I know," I replied; "but I thought the general

"Yes, I know," I replied; "but I thought the general impression was that this is due to the plentiful lack of ideas on the part of your press agent."

"My press agent! There it is again. Do you know

"My press agent! There it is again. Do you know the latest story they have about me and my press agent? They say I have employed one whose business it is to keep everything possible out of the papers. That is not speaking well for my business acumen, is it? But it all comes of my not understanding the newspaper spirit in America in the beginning," and Mrs. Campbell gave Pinki-Pank-Poo a vigorous little hug by way of emphasis,

# Fuel Substitutes.

WITH THE possibility before the country of coal at twenty dollars a ton and upward, it is not surprising that the "mother of necessity" should be busy contriving other things to take the place of black diamonds as a fuel. Whether coal is high or low, or there is no coal at all, crude oil is fast coming to the front as a combustible, and is now extensively used on railroad and steamship lines in various parts of the world. Only recently a corporation has been formed with a capital of several millions to push the sale of oil as a fuel. The situation in the coal market will doubtless also lead to a large use of gas for cooking and heating, as well as illuminating, and when once installed for this purpose its advantages over coal in the way of cleanliness and convenience will be likely to cause its continuance thereafter, when coal drops back to its normal price. Electricity, also, which now leads all other natural agents as a producer of light and power, will in all probability some day fig-ure largely as a heating medium, and the present scarcity of coal may bring that day still nearer. It seems quite likely, indeed, that the great coal strike may be only hastening the time when coal shall be king no longer, but will find its supremacy dis-puted by oil, gas, and electricity. The most novel suggestion we have noted by way of meeting the present emergency is that of the Baltimore man who says a good substitute for coal is dried peach-stones. The only objection to their use is their scarcity, which depends entirely on the size of the peach The Baltimorean referred to says his crop. The Baltimorean referred to says his family had used peach-stones as fuel for years until about three or four years ago, since which time the supply appears to have decreased. All other resources failing, we might fall back upon peat, the fuel of Ireland, a material which abounds also in the vast marsh lands of North America, or we might also, if stern emergency demanded, throw some part of our two-billion-bushel corn crop into our furnaces, a material which makes excellent fuel, as some Western farmers have discovered in other years, when corn was too cheap to make it worth

while to send it to market.

Grateful for Food.
LIVED SEVEN WEEKS ON MILK.

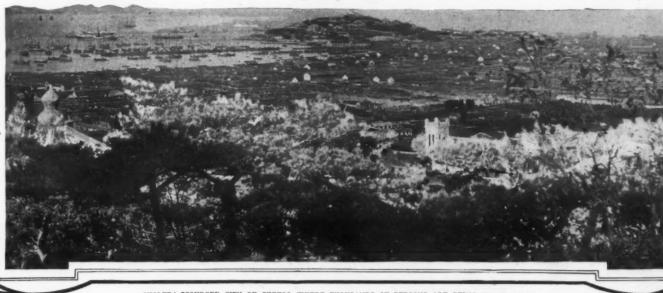
"Three years ago this month, I was a great sufferer with stomach trouble," writes Mrs. William Leigh, of Prairie du Sac, Wis. "I had to give up eating meat, potatoes, and sweets, and lived simply on bread and tea; finally that, too, had to be given up. I got so weak I could not work, and I took nothing into my stomach for seven weeks but milk. I had tried three doctors, and all for no purpose; the last doctor advised me to stop all medicine. I had to anyway. I was so weak I was prostrated in bed.

"A friend advised me to try Grape-Nuts, but I was afraid to when a teaspoonful of milk brought tears to my eyes, my stomach was so raw. But I tried one teaspoonful a day of the Grape-Nuts for one week, and finding it agreed with me, increased the quantity. In two weeks I could walk out to the kitchen; in four weeks I walked half a block, and to-day I do my own light housekeeping.

"I live on Grape-Nuts and know they saved my life; my people all thought I could not live a month when I commenced using them, and are very much surprised at the change in me. I am very grateful that there is such a food to be obtained for those who have weak stomachs."

# Horrors of the Cholera Epidemic in China

By an Eye-wilness



CHOLERA-SCOURGED CITY OF CHEFOO, WHERE THOUSANDS OF PERSONS ARE BEING SWEPT AWAY.

CHEFOO, CHINA, September 7, 1902.

CHINA IS probably the most thickly populated country on the face of the earth, and one often wonders how its teeming millions find subsistence. The country could not support this immense population were it not that forces are at work which tend, in a measure at least, to keep down its increase. Emigration, wars, famines, inundations, and pestilences are factors which help keep down the population. It is estimated that the Tai-ping rebellion cost thirty millions of lives. The Yellow River, rightly called "China's Sorrow," has swallowed up millions of people. Famines extending over large areas have depopulated entire districts. Pestilences, such as the bubonic plague and cholera, have also carried off millions.

China has been visited by several fearful epidemics of cholera, and so extensive were they in area that they might more properly be called pandemic. The severest of these cholera epidemics occurred just forty years ago, in 1862. Beginning at Foo-chow it spread north, south, and westward through the entire country, sweeping millions into the grave. Whole villages were depopulated and one-half of the foreign population in the ports succumbed. In the native city of Shanghai, by actual count, a thousand corpses a day were carried out for six weeks. This epidemic spread westward, encircling the globe, appearing in less than two years in Europe, whence it was carried over to America. Another epidemic raged in 1894, the summer after the Chino-Japanese war, but was confined mostly to the coast cities. In Peking 50,000 died.

Not since 1862 has there raged such an epidemic of cholera as is raging at present. Some old residents who passed through that one think the present one is even more extensive and just as virulent. It is sweeping through the whole empire, from Canton to Peking and from Shanghai to Szchuan. And it is not confined to coast or port any longer, but is also sweeping through the country districts, making havoe in every village it strikes. It seemed to begin simultaneously, in June, in Canton, Shanghai, and Manchuria, and from these centres it has spread until there is scarcely a province in the empire that is not infected. Thousands have perished in Manchuria, Chili, and Shantung. In Kweilin, a large city of Kiangsi, people are dying at the rate of 1,000 a day, and over 40,000 have already succumbed. So great was the death rate that it was impossible to meet the demands for coffins, and tub-makers and other workers in wood were pressed into service to make coffins. In Shanghai the epidemic has been especially severe, not only among the natives, but among foreigners as well; over forty foreigners have succumbed thus far. It spares no one, high or low, old or young. Usually the beggars and coolie class are the first to be attacked, and then the better

classes are affected. It has crept into the imperial palaces at Peking and some of the eunuchs have died of it. As a consequence the Empress Dowager has become frightened.

The disease seems to be of a specially virulent type, an unusually large per cent. dying from its effects. Some die within a few hours. Carriers of burdens, fruits, vegetables, etc., fall down and die in their tracks before reaching their destination. Whole families are wiped out in a single night. The writer knows of a village near Chefoo consisting of fifty families. In a short time one hundred members died and the surviving ones have lost all hope. They do not attend to their business, but simply wait until their turn comes. Travelers arrange with their muleteers or carters to be taken home.

HIDEOUS GOD OF PESTILENCE WHICH THE CHINESE SEEK TO APPEASE WITH THEATRICALS.

dead or alive, as there is such a strong probability of their dying while on the road, and every Chinaman wants to be buried at home, if possible. The writer has seen coolies and beggars stricken down on the streets of Chefoo.

The appearance of collapse, the sunken eyes and cheeks and ashy color of the face, only too plainly told the tale. From forty to fifty a day have been dying in Chefoo and daily rude coffins are being carried past the writer's door up to the pauper grave-yard. The effect of this epidemic is paralyzing; traffic is seriously affected, and there is but little travel. Inn-keepers refuse to entertain single travelers, for fearthe party

may die before morning and there be no one to identify him. Quarantine regulations are only enforced at the ports and evaded elsewhere. For example, quarantine is enforced here, at Chefoo, against ships from Manchuria, but steamers carry thousands of coolies from Port Arthur and New Chwang to Tengchow, a city fifty miles northwest from here, on the coast. Two weeks ago there was not a single case of cholera reported at Tengchow; now the people are dying there at the rate of twenty to thirty a day.

thirty a day.

And when one knows the extremely filthy condition of Chinese towns and cities, the constant violation of all rules of hygiene and sanitation, it is no wonder that the disease spreads. At present it is a daily sight to see old and young indulge freely in cucumbers, melons, and unripe fruit. The water from their filthy wells is not always properly boiled and is a sure source of infection.

And what is being done to stay the progress and spread of this dread epidemic? Practically nothing. Probably the most practical measures are being put forth by the missionaries. Officials are induced by them to issue proclamations warning the people to refrain from eating melons, cucumbers, and unripe fruit, and to drink only boiled water. Tracts are also printed and distributed telling the people how cholera can be avoided. Thousands of people are treated by the missionaries, who distribute medicine freely, and hundreds owe their lives to this treatment. The natives are helpless in treating this disease; they bleed the patients or run red-hot needles into them. They have recourse to their superstitious practices, celebrating the New Year, thinking thus to fool the disease demons, or give theatricals to the god of pestilence, or dress up a beggar in theatrical clothes and then wash him in the sea. It is really pitiable to see these vain and senseless efforts of the people while the observance of a few simple hygienic rules might save thousands of lives.

# No Duty on Little Presents.

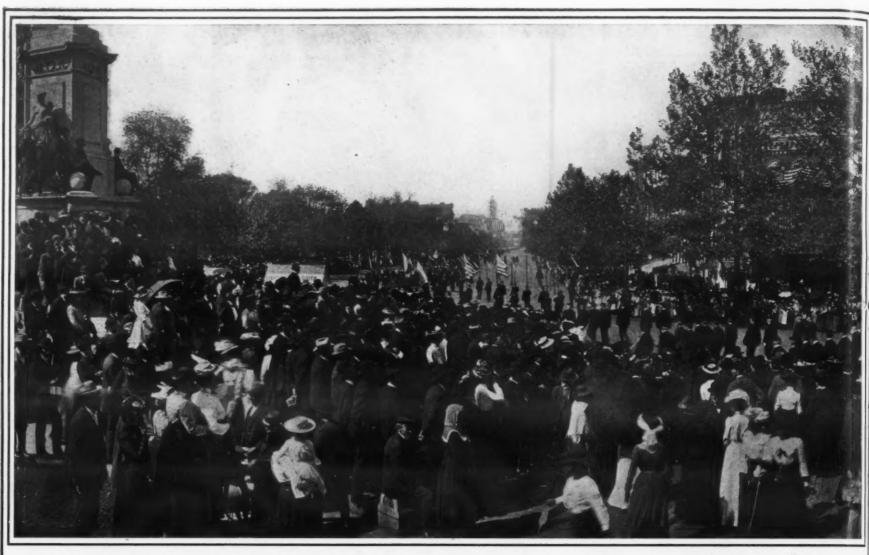
COLLECTOR STRANAHAN, of the port of New York, is ably seconding Secretary Shaw's efforts to have a common-sense construction put upon the customs laws relating to the belongings of passengers returning from abroad. He has laid down the rule that trifling presents brought over by such persons and not exceeding \$100 in their aggregate cost are not dutiable, provided they are intended for immediate relatives. An excellent beginning is thus made in bringing our customs regulations down to a basis where they will compare favorably with those of other enlightened lands. The good work should proceed.



COOLIE STRICKEN WITH THE FATAL DISEASE ABANDONED BY HIS SCARED COMPANIONS.



IGNORANT DOCTOR WHO PRESCRIBES WORTHLESS NOSTRUMS FOR VICTIMS OF THE PLAGUE.



91 . 4

BIG G. A. R. PROCESSION, WHICH PRESIDENT REVIEWED FROM CARRIAGE, LEAVING CAPITOL GROUNDS, PASSING PEACE MONUMENT AND GOING DOWN PENNSYLVANIA AVENUE.—Copyright, 1902, by Faik.

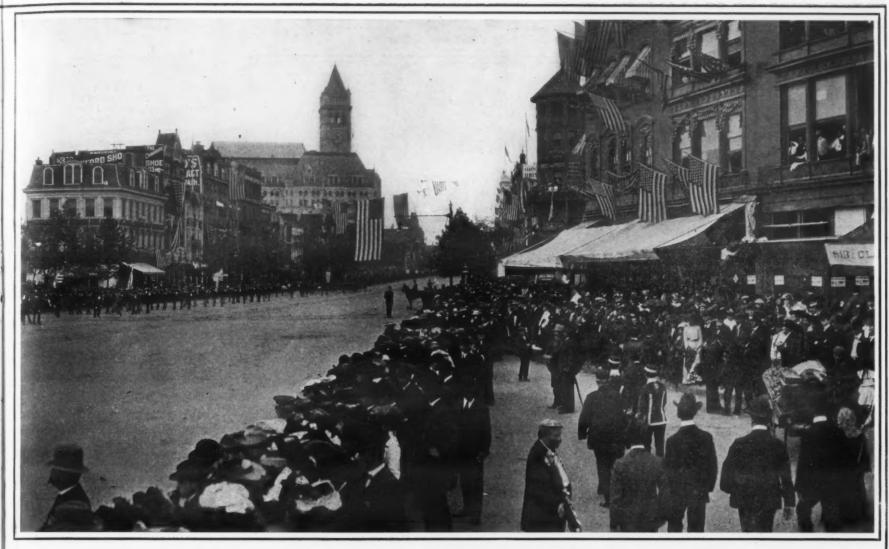


LONG LINE OF CIVIL-WAR VETERANS PARADING PAST STAND OF SCHOOL-CERE

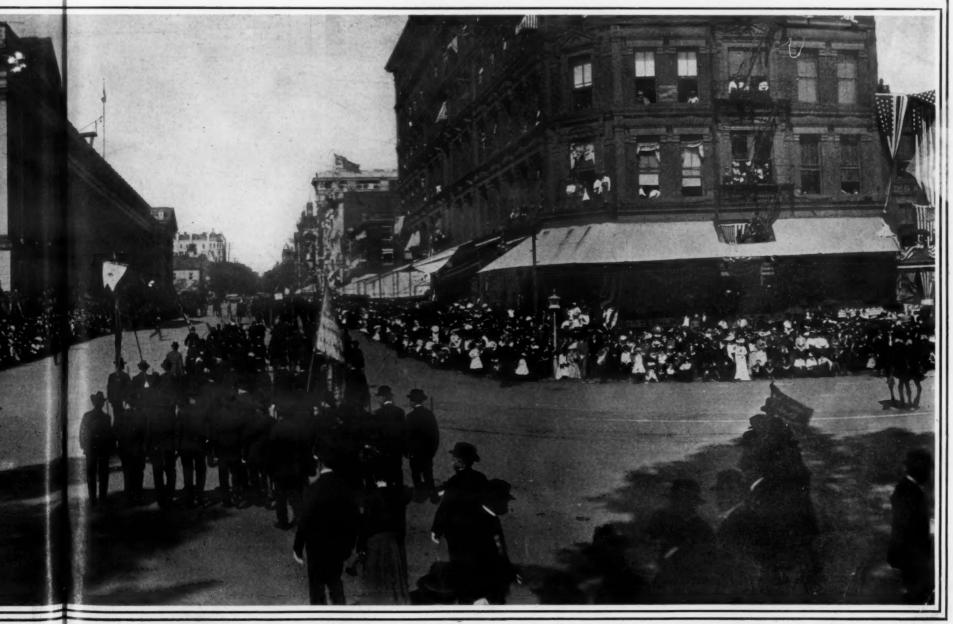
MONSTER REUNION OF CIVIL-VAR

TWO IMPOSING PARADES THAT SIGNALIZED THE RECENT GREAT AND SULESS

# E'S WEEKLY



GRAND MILITARY AND NAVAL PARADE IN CONNECTION WITH G. A. B. ENCAMPMENT MOVING TOWARD WHITE HOUSE.—Copyright, 1902, by Falk.



D OF SCHOOL-CHURK'S CHORUS, ERECTED AT TREASURY BUILDING.—Copyright, 1902, by Falk.

VIL-VAR VETERANS AT WASHINGTON.

AND SUCESSFUL NATIONAL ENCAMPMENT OF THE GRAND ARMY OF THE REPUBLIC.

# Concerning a Woman's "No"

By William MacLeod Raine

BILLIE MILLIGAN had just finished proposing to Tasse Williams, and she had that moment made an end of rejecting him. A man may take his answer tragically or comically, with anger, pathos, dignity, unconcern, or bitterness, according to the genius of his grain and breeding. Milligatake his incredulously. Milligan chose to

"A woman's 'no' means yes," he ventured, tentatively.

She shook her pretty head decisively. "Not this time."

"You're missing a great chance,"

he informed her, calmly.

"How modest you are!" she murmured, and looked at him out of twinkling eyes.

"Not at all. I simply appreciate myself. It doesn't do to depreciate one's worth these days."

"Indeed! I suppose I am not clever, or I would see you in the radiant light you see yourself," she retorted.

You probably haven't got the right focus on me; but don't worry about it; I'm here to change your point of view if it takes all summer," he explained cheerfully.

"How nice of you!" she gushed

with mock admiration.

"Well, that's not for me to say. Still, you might do worse. I'm bound to rise. How would you like to be the wife of Senator Milligan?"
"Oh, make it President," she

impiored, ironically.

'Can't. I'm barred—not born in this country, you know. Confounded nuisance!"

Too bad!"

"Yes, it is too bad. But I'm not worrying over it. I look at it as one of those things that can't be helped."

You are quite a philosopher. I suppose you will come in time to look at my answer in the same she suggested.

He did not intend to consider

that as a possibility. "There's no analogy between the cases. I expect to change your You are a woman, and therefore to be won. Didn't some poet chap say that?"

"You seem to have a good deal of confidence in yourself. Couldn't you get the Constitution changed, too, while you are at it?" she scoffed.

'I might; but don't bank on it. I can only promise

you the senatorship," he told her easily.

"You are a very promising young man. One would like to see some little beginning of performance as earnest of the future," Miss Tasse answered.

"Rumor hath it that Billie Milligan made the winning touchdown in the Westerlin game," he answered demurely.

"Oh, I'm not denying you can play football, but one

does not marry a man on his football record. I have not noticed you do any brilliant work at Greek or Analyt." "You've never known me try, have you?"

"Can't say I have. Suppose you do try your hand at something serious for a change. If you are going to achieve greatness you will have to begin some time. will be amusing to see the process of a Senator in the making. The evolution of a statesman. What an inspiring topic!"

His eyes answered her mocking laugh, but there was

in them a latent suggestion of seriousness.

"Very well. In what line would you like me to distinguish myself at present—scholarship, society work, public speaking? 'You pays your money and takes your

"Well, suppose we say public speaking. Get on one of the intercollegiate debates, for example," she told him after a slight pause for consideration.

"And if I do something big in public speaking, it is understood that your 'no' becomes a 'yes'?" he demanded. Womanlike, she temporized. "I should be quite safe.'

"But if I do?"

We'll see.

"But if I do?" he insisted.

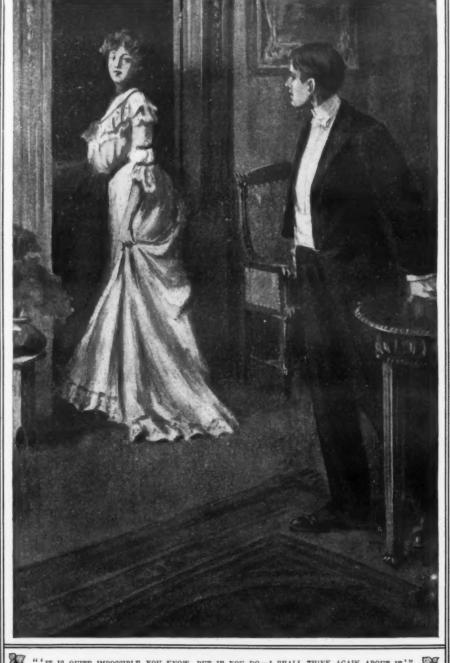
She laughed a little shamefacedly. "Really, you are the most persistent youth."

"I don't think I heard you answer my question. If

The door-bell rang to admit a friend of hers, but as she fled she flung back saucily over her shoulder:

"It is quite impossible, you know, but if you do—I shall think again about it."

Milligan thought about it a good many times before he



"'IT IS QUITE IMPOSSIBLE, YOU KNOW, BUT IP YOU DO-I SHALL THINK AGAIN ABOUT IT."

saw his way clear to a solution of the problem before him. The thing did look a bit impossible. To be sure, there were several intercollegiate debates to be held in the Winter term, but the trouble was that he had no claim to an election as one of the representative debaters of the college. He had never done anything at that line, and there were a good many other students who had done a good deal. Milligan knew himself to be a popular fellow, and it was quite within the bounds of reason that if he used his influence as half-back on the football eleven and captain of the 'varsity nine, he might win a place among the de-baters by sheer "pull." But he did not like to do that. It struck him as hardly fair to the other fellows who had shown their ability as debaters. What he wanted was some unexpected chance to prove himself in line for an election as one of the representative debating team. He did not at all doubt his ability to make a good showing, but the rub was to get the chance.

It happened that a certain famous candidate for the Vice-Presidency was scheduled to make a speech to the students in a few days, and the Young Men's Party Club had made great preparations to do him much Milligan also made his preparations, but he did not advertise them. There was a great crowd of students at the depot to greet the candidate, and when his train drew to a stop the "Hi-O-Hi" was ripped at him from five hundred throats again and again. Then followed class yells, and an improvised yell of the political club. Banners and transparencies done in college colors were in evidence everywhere. Certainly the candidate could not complain of a lack of heartiness in his reception. He was chaired on the shoulders of the excited crowd to his carriage, which was dragged up the main street of the town to the college campus by the students themselves in lieu of horses. Long after he had disappeared into the house of the college president for the mid-day dinner, enthusiastic youths were still flinging class yells into the air and demanding to know, "What's the matter with our next Vice-President?" Which query they answered with the usual refrain, "He's all right—all right."

An hour later a long double line of young men faced each other and stretched from the house of the president

to the college chapel. There were some hundreds of them and they were stationed at intervals of three feet, each bearing some device which set forth the merits of the candidate or the cause. They were awaiting the appearance of "Prexy" and his distinguished guest, who meanwhile were still lingering over the walnuts. This was when Billie Milligan got in his fine work.

Milligan and his room-mate, Jack Daniels, vaulted across the back fence of the president's yard, came quietly around the corner of the house, walked briskly down the walk, and stepped in between the waiting lines. Both men were clad in immaculate afternoon attire: frock coat, high hat, patent leathers with spats, regulation gloves, and funereal gravity.

Their stage entry had been so quiet and so sudden that only a few of those nearest gasped out a recognition. Naturally they were mistaken for the candidate and his host.

A cheer was lifted into the air, rolled along the line, and came echoing back from the great crowd which waited outside the chapel. With becoming dignity Milligan and Daniels paced slowly down the walk, bowing to right and left without the flicker of a smile upon their faces. As they moved forward and were recognized, loud guffaws and indignant protests greeted them, but except in their immediate vicinity the cheering still continued, alternating lustily with the college and

class yells.

"Egad, we have a warm place in the hearts of our fellow-countrymen, apparently. Didn't know our virtues were so thoroughly appreciated," commented Daniels in the intervals of his formal bows.

"Bedad, and we're prophets in our own country, Danny, my son. I'm wondering, though, how long it will be till the lightning hits us. Mind, no weakening. We play the game right till the call of time," answered Milligan, with his graveyard face still in evidence.

(Continued bowing and cheer-

ing.)

"Oh, I'll see it out, but I want to bet a hat they make us pay for our fun after the show is over," returned Jack.

"That's what they will. Say, keep your eye on Mickey Green over to the left here. Wouldn't it make a horse laugh to see how sold he looks after all that bellowing he has been doing?-I thank you, gentlemen, for this splendid evidence of your regard.-Oh, I say, Danny, get on to 'Beef' Harshaw pushing out of line to shake hands with your uncle.—Sir, the honor is mine, I do assure you," Milligan ran on, partly to his companion and partly to the outer world,

(More bows, cheers, groans, but never a sign of levity in the two wooden faces with the solemn, stereotyped smiles graven on them.)

Milligan had arranged for every contingency that he could foresee. Among other things he had tipped the janitor of the college chapel not to open the doors until the last moment. Consequently a large crowd eager for diversion was waiting outside the building.

Billie mounted the steps of the chapel with his companion, and turned to bow his thanks for the enthusiastic greeting which had been tendered him. For a long minute he stood bowing with his hand in the breast of his coat. Mingled with the good-humored, derisive cheers were groans, cat-calls, ridicule, and much ironic advice. But Milligan knew his time would come, and stood waiting for the din to subside, as silent as the Sphinx and apparently as unperturbed.

The inevitable happened, and somebody called for a speech from him.

"Speech! Speech! Give us a speech, Billie," they began to call from all sides

Now Milligan had audacity enough to sink a three-decker. He had planned no less a début for himself in the forensic field than a joint debate between himself and the vice-presidential candidate. That he might know his adversary, he had traveled three hundred miles a few days before to hear him speak. He had put a week into the preparation of what he was about to say, and had let everything else go by the board in the meanwhile.

He raised a hand for silence, and one of those curious impulses of quiet which sometimes come over a crowd swayed his audience now. So far everything had worked

Continued on page 407.

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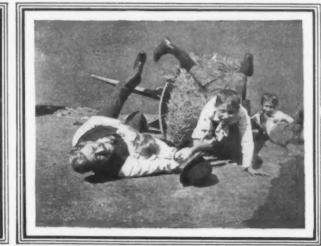
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"UPSET RIDE"-DOWN CAME DADDY AND BABY AND ALL. -John T. Williams, Memphis, Tenn.



"YOUR PLAY"-CRITICAL AND PUZZLING STAGE OF



FAVORITE " WATERING PLACE" IN DAIRYLAND. Frank E. Foster, Iowa Falls, Iowa.



WEARIED TRAVELER TAKING A NAP. J. B. Rowne, Utica, N. Y.



JUAN WAITING FOR A CAKE—ADOBE OVEN ON PLAZA OF AGUA NEGRA, N. M.

Miss H. R. Benham, Wabash, Ind.



CHINAMAN EXHIBITING A TRAINED MONKEY. Rev. W. O. Ettrich, Chefoo, China.



(PRIZE-WINNER.) GLORIOUS MOONLIGHT NIGHT ON MANILA BAY. - H. G. Ponting, San Francisco.

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(SEE OFFERS OF VARIOUS SPECIAL PRIZES IN OUR AMATEUR PHOTOGRAPHIC ANNOUNCEMENT ELSEWHERE IN THIS ISSUE.)

# In the World of Sports

GREAT INTEREST IN COLLEGE FOOTBALL - SCANDALS OF THE TURF -HUNTING IN THE SOUTH.



THE ACTORS ON THE FOOTBALL STAGE.—While October plays a distinctive part in football history each year November is really the month devoted almost exclusively to football. It is the month of the year between the sports classified as of the outdoor and indoor sort. the absence of important games to be played in New York City will lessen the interest in the game this fall in the metropolis, the same condition of affairs does not prevail in other sections of the country. Throughout the East and West the interest in the robust college pastime has never been greater than it is to-day, and those who have predicted that the college game would ultimately give way to the association game have still a long time to wait for this change. College football is a rough sport, and, while not as easily understood as the association game, it holds its popularity as few other sports have done in this country. Those who a few years ago decried the sport on account of its alleged brutalities have about turned their attention to other things. committees in charge of the teams at the different universities have done much during the last few years to eliminate many features which enabled the enemies of the sport to condemn it. Many friends of football would like to see the rules so changed that there would be less mass play and more open work, but it is doubtful if this can be brought about so long as the Rugby game is played. Close formations seem to be as necessary to Rugby as individual, open, spectacular work is to the association game. The effort to introduce professional football now going on probably will not prove to be a success. The college student will sacrifice an eye, a tooth, much cuticle, or broken bones for his college, and will go down in college sporting history as a hero for the cause. When, however, a man is called on to make such sacrifices for a salary at so much a week or season the conditions will be found to have changed. I have known college men to join semi-professional teams after leaving college, but they never played with the same vim which characterized their work at college. For one thing, a man will never train as faithfully as he did when the college trainer was his athletic and physical mentor and adviser. When not in perfect physical condition a man has no business tackling football. Yale has turned out a splendid eleven this year, and the followers of Old Eli are pretty confident the New Haven collegians will beat both Princeton and Harvard. The crimson had a dangerous attack of overconfidence early in the season, but this has fortunately disappeared, and the followers of Harvard realize they have not nearly as good a team as was at first supposed. Harvard must play better football than she has shown to date to beat Yale. At Princeton, Pennsylvania, Columbia, Cornell, Carlisle, and other Eastern colleges the teams are shaping up nicely, but that any of them will defeat either Yale or Harvard seems dubious. Still, surprises are happening regularly in football. Out West the University of Michigan has put another wonderful team in the field, and it is too bad that the Michigan giants will not have an opportunity to tackle the best teams in the East. The chances are, however, that Michigan will meet one of the "big four" next season. Last year Michigan made the remarkable record of scoring 550 points to nothing for her opponents, and if this record is duplicated this year the Eastern universities will have no tangible reasons for refusing to meet the young giants of the West. Michigan's coaches are confident that they have an even better team than last year.

CORRUPTION ON THE TURF. - The wonderful success of horse racing this year seems to have dulled the intellect of the track-owners and of the members of the Jockey Club. In-and-out running, clumsy or woefully careless riding, by some of the leading jockeys has caused so much scandal on the Eastern turf during the last few months that those fond of the sport are particularly solicitous about its future. The present policy of the Jockey Club has been to decry severe criticism, but this



MR. CHARLES JARRAT, HOLDER OF THE WORLD'S KILOMETER MOTOR RECORD.

policy cannot be continued if the welfare of the turf is to be maintained. The stewards have sat in the stands this year and witnessed the most flagrant cases of reversal of public form, of reckless riding, and of peculiar betting in the ring, without paying the slightest attention to They have also seen the attendance figures dwindle during the last few weeks, and yet have not made a move which would help to restore public confidence in the honesty of the turf. The recent meeting at Gravesend was even more unsatisfactory than was the spring meeting at this track, and while the big plungers, of the "Pittsburg Phil," Drake, and Gideon order, are credited with heavy winnings, the public at large, which backs the horses on their form shown in previous races, shouted with glee when the racing at that track had been finished for the eason. The meeting at Sheepshead Bay was also anything but satisfactory to those who go to the tracks more or less during the racing season. The present policy of the racing officials seems to be to give every possible protection to the bookmakers and to forget that the great public exists.

THE SALVATION OF BASEBALL.—There is a disposition in some quarters to ridicule the statement made by Andrew Freedman, the ex-owner of the New York Baseball Club, that he has sold out his interest in that club to John T. Brush, of Indianapolis. Those in a position to know tell me that the sale has actually taken place and that the national game will have no further troubles with Freedmanism. A Chicago paper, on the night of the announcement of Freedman's retirement, wired to the leading baseball writer in each city of the National League circuit, asking for personal opinions as to how Freedman's re tirement would affect the game. The replies were unanimous that it meant the salvation of baseball. No man ever connected with the game achieved the same amount of unpopularity as Freedman. Of Brush, who is really the leader as well as the diplomat of the old league, some harsh criticisms have been made in certain quarters Those, however, who know the Wanamaker of Indianapolis, are of the opinion that he will spend money liberally and place a first-class team in New York. all that is needed to boom the game throughout the coun-

A TIP TO HUNTERS GOING SOUTH .- All over the country sportsmen are getting ready to take their shooting jaunts into the fields and woods. The trips South are becoming more popular each year, and the number of Northern sportsmen who will go to Virginia, West Virginia, North and South Carolina, Georgia, Florida, and other States south of Mason and Dixon's line, will be larger this year than ever. The sportsmen generally are of the better class, spend their money freely, and are nearly always welcome visitors to the natives. districts the old laws preventing the shipping of game out of the State are still operative. Reports from several sections of the country show that quail and rabbits are plentiful this fall, owing largely to the open and dry summer. Partridges, turkeys, ducks, and geese are also said to be large in numbers in sections where these birds are to be GEORGE E. STACKHOUSE. found.

## Sporting Queries Answered.

Sporting Queries Answered.

G. C. M., CHICAGO.—Herreshoff, it is understood, has already received a commission to build a boat for the New York Yacht Club which will be able to beat either the Columbia or Constitution. It will be raced against Lipton's new Shamrock when the challenger reaches this country.

H. M. L., San Francisco.—In a game of draw poker the player must take the number of cards he asks for, providing they have been dealt to him and the next hand has been dealt. If he called for the wrong number, that is his own fault, and he must diseard from his hand to fit the draw.

S. A. F., LOUISHLEE.—The Louisville Club holds the record for the number of defeats sustained in a single season. The Pittsburg team this year makes a new record for victories on the baseball field for one season. The Pirates captured 103 victories. The old record was 102.

G. A. Y., St. LOUIS.—No national ping-pong championship has as yet been arranged for in this country, but there is talk of such a tournament for the coming winter, to be held in either New York, Boston, or Chicago.

J. M. M., Patersson, N. J.—The word chauffeur, as applied to the

ournament for the coming winter, to be held in either New York, oston, or Chicago.

J. M. M., Paterson, N. J.—The word chauffeur, as applied to the river of an automobile, is generally pronounced as if it was spelled shofer," with the accent on the last syllable.

L. E. W., Chicago.—Miss Genevieve Hecker recaptured the coman's golf championship this year.

G. E. S.

## Quenches Thirst.

Horsford's ACID PHOSPHATE.

It makes a refreshing, cooling beverage and strengthening Tonic-superior to lemonade.

# A Good Milk

for infant feeding is a mixed cow's milk, from herds of native breeds. Borden's Eagle Brand Condensed Milk herds are properly housed, scientifically fed, and are constantly under trained inspection. Avoid unknown brands.

A WELL-APPOINTED home is scarcely complete without telephone service. Rates in Manhattan from \$48 a year, New York Telephone Co., 15 Dey St., 111 West 38th St.

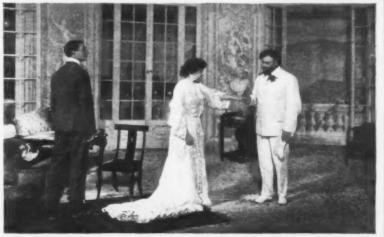


ME. AND MRS. L. C. BOARDMAN, WHO RODE FROM NEW YORK TO CHICAGO IN AN AUTOMOBILE IN 110 HOURS,--Wright.



TROTTER JOHN A. MCKERRON, RECORD 208 1-2, WINNER OF BOSTON CHALLENGE CUP. AT GLENVILLE, O., TRACK.







WILLIAM COURTENAY, VIRGINIA HARNED,
AND OSCAR ASCHE,
In the new play, "Iris," now being presented
at the Criterion.—Byrow.



RICHARD LAMBART,
Playing leading juvenile
rôles at Mrs. Osborne's
play-house.
Sarony.



MISS GEORGIE LINGARD,
A versatile member of
the Proctor Stock
Company,
Moore.



MRS. FANNY ADDISON PITT AND MISS ETHEL BARRYMORE, In the odd little play, "Carrots," which precedes "A Country Mouse," at the Savoy.—Byron.





MISS ANNIE BUSSELL,
Reappearing in New York in "The
Girl and the Judge."—Surony.



MISS GRACE REALS,
The talented young actress playing leading rôles in the Columbia, Brooklyn.

Cover.

SUCCESSES OF A PROSPEROUS DRAMATIC SEASON.

PORTRAITS OF PROMINENT PLAYERS AND STRIKING SCENES FROM THE LATEST OF NEW YORK'S AMUSEMENT OFFERINGS.



REV. DR. THEODORE CUYLER, Eminent divine, who has published he recollections.

# Books and Authors

By La Salle A. Maynard.

THE FIRST impression one has when he picks up the Rev. Dr. Theodore Cuyler's "Recollections of a Long Life" (Baker & Taylor Co.) is

that the venerable and distinguished author must have wielded the blue pencil with merculess vigor and impartiality on his work to condense the story of such a long, busy, and remarkable career into so small a compass. To put within the space of less than four hundred pages what might easily, no doubt, have filled ten times that number, without loss of interest, was surely an act of self-restraint worthy of note. But in these days of many books, Dr. Cuyler has acted wisely in this matter in giving the world only the cream of his recollections, the richest part. As it is, the volume is replete with entertaining and delightful anecdotes of many men and women famous in the circles of literature, art, politics, religion, and philanthropy during the latter half of the nineteenth century, with whom Dr. Cuyler was on terms of personal intimacy. One of the first in the long line of brilliant names thus linked in happy memories is that of Washington Irving, whom Dr. Cuyler met on a Hudson River steamer one summer day three years before the former was laid away to his rest in the old Dutch churchyard at Sleepy Hollow. The sunny-hearted author of the Knickerbocker legends is described as being attired on this occasion in "an old-fashioned black summer dress, with pumps' and white stockings, and a broad Panama hat,' The meeting must have been mutually agreeable, for we find the fact chronicled that on parting Irving whispered quietly in the ear of his young derical acquaintance: should like to be one of your parishioners.

WHITTIER, GENTLEST and most beloved of American poets, is another of the rare personages to be met in these pages. On one occasion Whittier was invited over to dine at Dr. Cuyler's with the "Chi Alpha," a clerical association, the brethren gladly putting aside their regular programme to listen to "the fresh, racy, and humorous talk of the great poet." After this meeting Dr. Cuyler and Whittier had a moonlight walk together, in the course of which the former told the poet that not long before, when he quoted a verse of Bryant's to Horace Greeley, the editor had replied: "Bryant is all very well, but by far the greatest poet this country has produced is John Greenleaf Whittier." This compliment from "friend Horace" seemed to please Whittier greatly. Of Greeley himself we have a number of diverting stories. Perhaps the best of these is that relating to Greeley's comment upon himself for a blunder he had made in an editorial by writing the word "Cattaraugus" when it should have been "Chautauqua." When the editorial appeared Greeley went up into the composing room in a great rage and called out, "Who put that Catta-raugus?" The printers all gathered around him, amused at his anger, until one of them, pulling down from the hook the original editorial, showed him the word "Cattaraugus" just as he had written it. When Greeley saw the situation he assumed an air of the greatest meekness and drawled out: "Will some one please kick me down those stairs?"

DR. CUYLER has made frequent and protracted visits to Europe, and his friendships over there have included such illustrious personages as Gladstone, Dean Stanley, Spurgeon, Lord Shaftesbury, Newman Hall, and Dr. John Brown. With the author of "Rab and His Friends" in his Edinburgh home Dr. Cuyler spent some delightful days. One day the two made a call on Sir George Harvey, the famous artist, whom they found in his studio, working on a Highland landscape. Sir George, we are told, was a hearty old fellow, and the two friends had a "merry crack" together. On the return from this drive Dr. Brown gave his American visitor an elegant edition of "Rab" with Harvey's portrait of the immortal dog. It was Dr. Cuyler's privilege to be the guest of Mr. Gladstone on several occasions, and the two had many earnest talks together over great issues of the day. Once when Dr. Cuyler called to "good-bye" previous to returning to America, he found Gladstone suffering from a cold so severe that his voice could only be heard in a whisper. Seeing this, Dr. Cuyler said, "Do not attempt to speak, Mr. Gladstone: the future of the British empire depends upon your throat "No, no, my friend, it does not," was Gladstone's reply, as he gave a parting hand shake. And Dr. Cuyler proceeds to say that his prediction came true. Within a year the marvelous old man had recovered his voice, recovered his popularity, resumed the Liberal leadership, and for the fourth time was prime minister of Great Britain.'

IT SHOULD be said that the chief value and significance of this story of Dr. Cuyler's career, as told by himself, lies in the striking testimony it affords to the power of a life devoted to the highest service to which any life can be given, and with a range of influence such as few men have been able to command. Dr. Cuyler has had the

unique distinction of using as mediums of influence, at one and the same time, the three most powerful agencies of modern civilization, the pulpit, the press, and the platform; and through and by these means his wise, helpful, and inspiring counsels have reached and affected for good the lives of an untold multitude of his fellow-men. Through more than fifty crowded and eventful years, inressantly, unweariedly, in all matters of sound and righteous principle, has Dr. Cuyler been laboring with voice and pen for the promotion of right living among men. Although staunchly loyal to his own creed, Dr. Cuyler has never been a controversialist, but has chosen rather to gain his ends through the counsels of a sweet, tolerant, and gentle spirit. While his trumpet has never given forth an uncertain note on any great question of the day, his mission has been emphatically that of a pacificator, a promoter of that charity and good will among men which constitutes the essence of the Christian gospel. Dr. Cuyler s to-day one of the most widely and deeply loved of all living men, and his counsels are gladly heard and received by people of all creeds and nationalities throughout the civilized world. May it yet be many years before the finale is written for the story of this most noble and illustrious teacher and guide.

MARY TRACY EARLE, whose "Flag On the Hilltop" is one of the latest juvenile stories from the press of Houghton, Mifflin & Co., is a native of Illinois, the State where the scene of the story named is located, and she has evidently drawn on her own experiences for the woof, if not for the web, of the tale in which figure "copperneads" and other characters who were to be found in the border country during the Civil War. Cobden, Ill., Miss Earle's birthplace, is in a border-land between the North and the South. The Earles and many other settlers from the North and East came in before and during the Civil War, and were surrounded by the earlier settlers from North Carolina, Tennessee, and Kentucky. Cobden used to be called South Pass; then the name was changed in honor of Richard Cobden, when he went through on his American travels. Much that Miss Earle writes may be traced back to South Pass, but more to a little place in Mississippi, on the Gulf coast, between New Orleans and Mobile. From 1885 to 1893 Miss Earle spent much time on the coast. Life in the far South was so different from that in the middle region that it gave her her first available literary material. The impression was so vivid that for a time she wrote of it almost exclusively, but then began to go further back. Nearly everything she has written relates to one of these two places, yet she wrote little until she left them both and came to New York in 1893.

## The Best of the Best.

THE LEADING ORATORS OF OUR TIME IN SESSION ASSEMBLED.

THE FINDING of a book which contains all the ingredients of good reading, which will appeal to all who read for profit or amusement or who prefer to combine both, is a rare event in the life of the reviewer. The task of discovering the good is perhaps rendered all the more difficult by reason of the perennial outpour, under the name of literature, of much which, at the best, is of ephemeral interest. But it is a satisfying thought that even the most extravagant claims, the most vigorous puffing, will not galvanize the worthless into life, whereas the hold of that which is good will steadily grow.

That which will stand the touchstone of the highest praise of competent judges must indeed be of supreme merit. Such is "Modern Eloquence," of which it may be truly said that the highest praise is no exaggeration. Having read the laudatory remarks of those who are competent to pass an opinion, and then having carefully examined the ten volumes of the work in question, one feels that the half was not told. This combination of book and library should be in the hands of all who care to read anything that is worth reading. Are you interested in literature, politics, art, science, money-getting, character-building, your own country, foreign countries, history—in short, are you interested in anything? If so, you will find much to hold your attention in "Modern Eloquence." Are your tastes catholic? Then you will find a veritable treasure-trove in this collection of gems. The subjects dealt with are as numerous and varied as the tastes, whims and humors of the inhabitants of this country.

Whether you read as a pastime or as a serious occupation, whether your humor is grave or gay, you will find much to your taste in every one of the ten volumes. Whether you have an hour or half a day to devote to reading, you will find what will hold your attention, and you will want to go on reading. No one of ordinary intelligence could read even the list of contributors without noticing some whose fame was familiar to him, for the contributors are the most prominent in arms, in arts and song, in science and in business. And what is more, every man speaks on subjects with which he is well acquainted. Pathos and humor play hide and seek in the pages of "Modern Eloquence"; glorious deeds are recorded and actions of glorious dreams are dealt with; the noblest nations and individuals are described in fitting language; philosophers,



— all speak words of wit and wisdom.

"Modern Eloquence" Author of "Flag on the Hilltop" and other stories.

difficult books to lay down; one always longs to read another page, another speech.

is one of the most

To give more than a suggestion of the contents of "Modern Eloquence" would require a bulky pamphlet, or a closely printed page of a newspaper; to say that it is a library of the most famous after-dinner speeches, classic and popular lectures, the best occasional addresses, anecdotes and short stories, no more does justice to it than would a two-dozen word description cover New York satisfactorily. Similarly to endeavor to give an adequate idea of the many excellencies and interests of "Modern Eloquence" is like trying to condense all one knows of a big subject into a ten-minutes speech. Think of the most prominent of modern statesmen, divines, lawyers, orators, and in fact the leaders in many walks of life, and you have a list of the contributors. Think of the subjects which you and your most intelligent friends would be interested in-such are the subjects dealt with by those who have given of their best to "Modern Elo-

To take Volume I, as an example (it is one of those devoted to after-dinner speeches) Henry Ward Beecher is represented by six speeches, including "Religious Freedom" and "The Glory of Woman"; Hon. J. H. Choate by eleven, including "The Pilgrim Mothers" and "Peace Between Nations"; Mark Twain by six, including "New England Weather" and "Woman, God Bless Her"; Chauncey Depew by twelve, including "The Beggars of the Sea" and "Woman"; George William Curtis by six, including "The English-speaking Race," and among many others the following figure: Henry Van Dyke, Charles Dickens, Robert Collyer, Captain Coghlan, Joseph Chamberlain, Andrew Carnegie, William Jennings Bryan, Max O'Rell, J. G. Blaine, and Senator Beveridge. One of the most striking features of Vol. III. is eleven speeches by General Horace Porter, full to overflowing with hearty laughter.

Volume VII. contains thirty-one orations, among which may be enumerated "International Brotherhood," "Marcus Aurelius," "Chance," "The Pleasures of Reading," "Government and Religion," "Sir Walter Scott," and "Ill-used Men." Among the orators represented are Lyman Abbott, Felix Adler, Arthur James Balfour, Phillips Brooks, Rufus Choate, Henry Clay, George Dawson, and Henry Drummond.

In Volume IX. we take at random, "Characteristics of Washington," by William McKinley, "American Literature," by Brander Matthews, "The Strenuous Life," by Theodore Roosevelt, "The Lamps of Fiction," by Goldwin Smith; and an "Appeal for Dreyfus," by Emile Zola. And the foregoing are but items picked in passing. "Modern Eloquence" is a work which all who can get should have. It is published by John D. Morris & Co., Philadelphia.

# Coffee Vice

HOLDS FAST UNTIL YOU GET A KNOCK-DOWN.

"I had used coffee moderately up to six years ago," writes a lady from Piney Creek, Md., "when I was seized with an attack of nervous prostration, and was forbidden coffee by my physician. I was constantly under treatment for nearly three years. After my recovery I once took a cup of coffee and it made me so sick I did not want any more.

"After the nervous prostration my stomach was very weak, so that I had to be careful with my appetite. As soon as I would eat certain things I would have an attack of stomach trouble sometimes lasting several weeks, so when I was attacked by erysipelas two years ago my stomach was immediately out of order.

"I kept getting worse until nothing would stay on my stomach, not even rice water or milk, and I was so weak I had to be fed with a spoon. I had a craving for something like coffee, but that was impossible, so father went down town and got some Postum Food Coffee, and when he asked the doctor if I might have it, he quickly answered, 'Yes.' Mother made it exactly as directed and brought me part of a cup, and it was delicious, satisfied every craving, and best of all, stayed on my stomach without distress, giving comfort instead. For several days I lived on Postum, gradually increasing the amount I took until I could drink a cupful. Then I began to take solid food with it, and so got well and strong again. I now use it constantly, and am entirely free from any stomach trouble.

"Father and mother both use it. Coffee made mamma nervous and disagreed with her stomach so that she would taste it for hours after drinking. Father had stomach trouble for five or six years, and used to be deprived of various articles of food on account of it. Now he can eat anything since he quit coffee and uses Postum. Father says that it is better than Mocha or Java." Name given by Postum Co., Battle Creek, Mich.



SHILOH CHURCH, BIRMINGHAM, ALA., WHERE ONE HUNDRED AND FIFTEEN\_LIVES WERE LOST

# Deadliest Panic in a Church

THE RECENT stampede of a congregation crowd was in a panic and an uproar tion assembled in the Shiloh Baptist cry was taken up by the others and speedily catastrophe in the South.

A wild and simultaneous dash was made Church (colored), at Birmingham, Ala., by the frenzied people for doors and winwith the resultant loss of one hundred and dows. Men, women, and children were fifteen lives, was one of the most senseless trampled under foot, and many of the madon record. The occasion was the national convention of colored Baptists, and the viduals who obstructed their pathway to audience, which packed the auditorium, escape. It was a horrible scene full of was being addressed by Mr. Booker T. sickening incidents. Mr. Washington, who Washington, the able and eloquent presiremained perfectly cool, tried in vain to dent of Tuskegee Institute, on the subject allay the terror of the people, and the rush of "Industry." While Mr. Washington ended only with the emptying of the edifice. was in the full tide of speech, a slight com- Later the sobered and remorseful people motion, due to the crowding, occurred in one part of the church. An impulsive fellow shouted "Fight," and another, misunderstanding him, exclaimed "Fire." The latter

# Business Chances Abroad.

efficiency and thus prepare them for more anywhere planning these manœuvres, as asserted, with the special view of offsetting the naval that certain German naval officers gave us a just cause for indignation by their conduct take up their product. in Manila Bay, and that the recent embargo laid on American meats and canned goods by the German government is somewhat irritating, but to declare that these things or anything else has occurred of sufficient gravity to betoken a possible war between Germany and the United States is to indulge in an utterance both rash and silly. The only thing that offers the slightest possible prospect of a collision between this country and Germany is the colonial ambition of the Germans in South America, but that is a contingency still too remote for serious consideration. As a matter of fact, we do not believe that the United States will have any war upon its hands for many years to come, and the longer war is deferred the less likely it is ever to happen

the world is made in Paraguay, South Amer- charge of these consignments. embroidery, and others drawn-thread work, a good share of the local trade.

WE are sorry to see any creditable pub- such as centrepieces, tray mats, tea cloths, heation giving currency to the foolish doilies, etc. The designs used in making and mischievous statement that the forth- the lace are taken from the curious webs coming naval manœuvres are designed of the semi-tropical spiders that are so ever remotely to prepare the navy for a numerous in Paraguay. On this account it is war with Germany. As a matter of course, called "fianduti," an Indian name which the real object of these manœuvres, and, means spider web. Our consul at Assunin fact, the only excuse tor all the expenditure connected with them, is to bring our is scarcely a dealer in Paraguay who would war vessels up to a higher grade of practical not purchase American goods if it were not so difficult to get a draft on the United effective service in case of hostile action States. This is due to the fact that nearly But that the naval board is all the exports go to Europe. Some of the bese manœuvres, as asserted, principal lace makers, he says, have agreed to give the benefit of all their drafts on the superiority of Germany in a prospective United States for the facilitation of trade, war, we do not believe. It is quite true if American importers and dealers in hand-United States for the facilitation of trade, made lace and drawn-thread work should

Our manufacturers and commercial men desirous of extending their trade in South America would do well to study some of the methods adopted by the Germans for building up their business in that quarter of the world, as they are outlined in a report by our Consul, Mr. C. C. Greene, located at Antofagasta, Bolivia. Thirty years ago, he says, the trade coming to the ports was monopolized by the British and a few American houses. Germans, appreciating the importance of this trade, made well-conceived plans to gain it. They carefully trained a number of able young men: When these were versed in commercial affairs and in the language of the people among whom they were to live, considerable shipments of goods were made to the British and Ameri-It is a highly interesting fact, not generally known, that some of the finest lace in places as clerks and were given special ica, rivaling the products of France and mained there till they acquired a complete Belgium in delicacy and beauty. Lace knowledge of the coast trade; then they making was taught the natives two hundred were provided with ample funds and stocks, years ago by the missionaries and has been and opened German houses, with brilliant transmitted from generation to generation, success. In many branches they now till it is now quite general throughout the have a monopoly, and the British and republic. Some towns are devoted to American houses no longer enter into commaking a certain kind of lace. In one town petition. The Germans not only estabof 8,000 or 9,000 inhabitants, almost all lished houses in the larger ports, but also the women and children, and many of the men, make lace collarettes, handkerchiefs, towns. In the south of Chili, German John D. Morris & Co. and ladies' ties. Another town makes lace banks do most of the German business and

# 'Modern Eloquence"



# THOMAS BRACKET REED

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HE publication of MODERN ELOQUENCE (ten handsome library volumes) is an event of premier importance. For the first time the best After-dinner Speeches, Lectures, Addresses, Anecdotes, Reminiscences and Repartee of America's and England's most brilliant men have been selected, edited, and arranged by an editorial board of men-themselves eloquent with word and pen-men who have achieved eminence in varied fields of activity. These gems of spoken thought were fugitive, from lack of proper preservative means, until the Hon. Thomas B. Reed, upon voluntarily retiring from the Speakership of the House of Representatives, gathered about him these men of mark and experience in literature, his friends and co-workers in other fields, and began the task of preparing this great work. North, East, South and West, and the Mother country as well, have been searched for gems in every field of eloquence.

# A FEW OF THE MANY CONTRIBUTORS

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AND MANY OTHERS

Here was a lecture that had wrought upon the very souls of great audiences; there an after-dinner speech which "between the lines" was freighted with the destinies of nations. Here was a eulogy expressing in few but virile words the love, the honor, and the tears of millions, and there an address pregnant with force-itself the fruit of a strenuous life's work. Or, perchance, a reminiscence. keen, scintillant repartee, or a story, potent in significance and aflame with human nterest. Matter there was in abundance, for English-speaking peoples are eloquent; but the best-only the best, only the great, the brilliant, the worthy to endure — has been the guiding rule of Mr. Reed and his colleagues. Their editorial labors have been immens

While libraries and musty files were being delved into in a hundred places-while famous men were putting into manuscript their brain children-while reminiscence, repartece and story were being reduced to type, and speeches, addresses and lectures, which money could not buy, were in friendship's name being offered, Mr. Reed was preparing for this work his most ambitious contribution Influence and the History of Oratory. ' Prof. Lorenzo Sears, beloved and honored in many lands for his critical and contributory work in literature, was writing "The History of After-Dinner Speaking." So with Champ Clark, Edward Everett Hale, Senator Dolliver, and Hamilton Wright Mabie-each was producing a special contribution, which of itself is a gem of thought, a monument to research, study, and observant experience.

Whatever the viewpoint, this work is without precedent. It has no predecessor, no competitor. Speeches that have been flashed across continents, lectures that have been repeated over and over again to never-tiring audiences (but never published), addresses that have made famous the man, the time and the place—these are brought together for the first time, and with them a large number of the wittiest sayings of the wittiest men of the nineteenth century.

For an hour-for a whole evening in the easy-chair at home-for the study of style and diction that have electrified brilliant assemblies-for the man ambitious to become a successful or popular public speaker, and for the one who has to prepare a toast or an address,—this work is a never-failing source of charm and inspiration. Nor is this solely "a man's work." "The tenderest tribute to woman I have ever read," said Senator Dolliver when he read the manuscript of Joseph Choate's after-dinner speech, "The Pilgrim Mothers."

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To-Day to John D. Morris

Philadelphia.

PUBLISHERS PHILADELPHIA

# Jasper's Hints to Money-makers

NOTICE.—This department is intended for the information of the regular readers of Leslie's Weekelt. No charge is made for answering questions, and all communications are treated confidentially. Correspondents should always inclose a stamp, as sometimes a personal reply is necessary. Inquiries should refer only to matters directly connected with Wall Street interests. Subscribers to Leslie's Weekelt at the home office, at regular subscription rates, namely, \$4 per annum, are placed on a proferred list, which entitles them, in emergencies, to answers by mail or telegraph. Address "Jasper," Leslie's Weekelt, 110 Fifth Avenue, New York.

AT LAST investors and speculators are beginning to realize that a crisis in the stock market approaches. It must come as the result of wild over-speculation, principally by a new crop of Wall Street gamblers; unparalleled over-capitalization of railroad and industrial properties; and a general tendency on the part of the people, stimulated by good times, good wages, and plenty of work, to over-spend their money. Not content with a good old-fashioned satisfactory "boiled dinner," the epicureans of the Stock Exchange have insisted on an all-the-year-round banquet and have kept it up until they have so gorged themselves that the doctor must be called in. The banks, in this instance, are the doctors

With the average reserve fund held by the national banks in twenty-five of the thirty-three reserve cities in the United States falling below the legal limit of 25 per cent. required by law; with the Secre-

tary of the Treasury straining every nerve to put more money in circulation; with great pools and combinations still making demands for large credits to maintain their position or to float new enterprises; with money still in demand for moving the crops and for the extension of legitimate commercial enterprises, and with the banks of Europe practically closed against further drafts from this side, where are we at? We must judge of the present by the experience of the past. And we know that such conditions have invariably signified the calamitous end of an over-enthusiastic stockmarket boom.

Some New York financiers are insisting that the money market trouble is purely local and not a matter of concern outside the precincts of Wall Street. But the decline in the reserves, in all but eight of what are known as the reserve cities, to an abnormally low percentage, testifies to the fact that there is a scarcity of loanable funds East and West, North and South. spirit of over-speculation is not localized. predominates over everything else and is found everywhere. Men and women have taken funds from savings - banks and have sold safe investments and mortgages to obtain a higher rate of interest and to tempt fate in the whirlpool of specula-Largely owing to this enormous detion. mand for securities the great financiers have been pouring out a vast aggregate of new issues of industrial and railroad stocks and bonds. The climax came a little too quickly for some of the big manipulators and they find themselves embarrassed by burdens which they expected to unload upon the people, but which they themselves must carry. The rise in the rate of interest affects these heavy borrowers severely, and whenever the pressure is so great as to force them to unload we shall see the beginning of the end. The abandonment of the proposed new bond issue of \$100,000,000 the Southern Pacific Railway and the haste with which the steamship trust has been launched upon its half-greased ways,

are signs of the times. Those who imagine that the pathway of a great financier is strewn with roses make a mistake. In the appeal of Mr. J. P. Morgan to the stockholders of the Southern Railway for the continuance of his control for five years longer, by the extension of the term of the voting trust, he virtually admits that if the railway were turned over to the stockholders (as it would be if the semi-annual dividend in October were paid) it might fall into the hands of some of the great financial speculators who have been indulging in more or less successful operations in Louisville and Nashville, Rock Island common, and some of the steel and iron companies. I do not see how the Southern Railway would be worse off than any other railroad which is not in the hands of a voting trust, if it were turned over to its stockholders. In fact, this voting-trust, scheme is particularly a good one only for the voting trustees. No matter who may own the trusteed stock, no matter if the trustees are not the possessors of a hundred shares apiece, the latter, as trustees, have the right to vote on all the stock and virtually own and control the property of somebody else.

Originally the placing of control of reorganized properties in the hands of trustees was intended to safeguard and establish the interests of the stockholders, but in these days the plan has been utilized mainly to advance the interests of the trustees. Naturally stockholders are becoming restless under such conditions, and are eager to get their properties back into their own hands once more. There is great doubt whether the stockholders of the Southern Railway have not good cause to appeal to the courts, if possession of the property should thereupon not be turned over to them. Litigation of this kind is not improbable, and following that which threatens the proposed Southern Railway merger and which has already halted the steel trust bond conversion scheme and the Northern Securities combination, it looks as if Mr. Morgan might have his hands quite full, aside from the most aggravating of all his troubles, arising from the anthracite coal strike and the popular feeling against the so-called "coal trust."

Will a big corn crop essentially help the stock market? Much will depend upon the price the corn crop brings. The larger it is, ordinarily, the lower the price. A great crop movement, it must be borne in mind,

means great demands on the banks for money with which to move the crops. Would it not be strange if the big crops, for which the bulls have been so earnestly looking, should result in such a drain on our money centres as would cramp the loaning facilities of the banks and trust companies? A great crop at low prices would lead to a general demand by the farmers for lower freight rates. The railroads have been earning so well of late years because of the general maintenance of rates on a satisfactory plane, with larger train-loads, bigger locomotives, and better tracks and grades. A reduction in rates would be the natural outcome of a big corn crop and of lower prices for corn. This, coupled with the popular outbreak against the industrial combinations, or so-called trusts, and the growing demand for anti-monopoly and antirailroad legislation in the West, not to speak of the proposition to demand a revision of the tariff aimed against the trusts at the approaching session of Congress, all aggravating symptoms, is disquieting to business circles. It is safe to say that one of the first bills introduced at the approaching

Continued on following page

## Keyless Clocks Are Going to England.

A GREAT COMPLIMENT SHOWN A GREAT AMERICAN INDUSTRY BY A GREAT ENGLISHMAN.

A GREAT COMPLIMENT SHOWN A GREAT AMERICAN INDUSTRY BY A GREAT ENGLISHMAN.

The wonderful success of the Keyless Clock, which to-day is the highest exponent in the art of clock building, is astonishing the investing world.

One of the many good reasons for this is the fact that even England is awakening to the fact that there are some great things in America worthy to be taken to England, and that great American money-makers can be great money-makers in England as well. Pre-eminently in this line is the Keyless Clock—a great clock which winds itself—the great clock w. ich is acknowledged the acme of perfection and simplicity.

Recently, Mr. Geo. Douglas, a very prominent man in the world of finance, a director in the Heather Bank, of Dingley, Yorkshire, England, purchased to take home with him, two Keyless Clocks. To prevent any accident, this gentleman ordered that the same be not sent by express, as is the custom, but he would take them with him, among his personal effects; and thus the clocks were sent to his state-room on board the steamer Cettic, on which ship he sails on October 3d.

Mr. Douglas was enthusiastic in his praise of the clock; in fact, he never expected to see anything like it, and he was kind enough to tell the General Manager of the U. S. Electric Clock Co. that "of all the good things he was taking with bjim to England from this great country, nothing equaled in value or importance these two clocks," one of which he will likely have in his bank and the other in his home.

The company have received a number of applications and direct offers and inquiries, and prominent among these is one from Messrs. Clement Clark & Co., 34 Robertson Street, Glasgow, Scotland. This is one of the very prominent houses of the United Kingdom. They have a thousand agencies and branches throughout England, Scotland and Ireland. They made the United States Clock Company a direct offer for the exclusive agency, and offered to put the service of their entire organization at the command of the Keyless Clock.

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out.
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# OFFICIAL LEGAL NOTICES.

ATTENTION IS CALLED TO THE ADVERTISEMENT IN THE CITY RECORD of October 10th to 23rd, 1902, of the confirmation by the Supreme Court and the entering in the Bureau for the Collection of Assessments and Arrest of assessments. the Collection of Assessments and Arrears, of assessment for OPENING AND ACQUIRING TITLE to the following named Street in the Borough of Manhattan:

Manhattan: 12TH WARD, SECTION 8, JUMEL PLACE OPENING, from West 167th Street to Edgecombe Road. Confirmed July 29, 1902; entered October 8, 1902. EDWARD M. GROUT, Comptroller. City of New York, October 8, 1902.

ATTENTION IS CALLED TO THE ADVER-TISEMENT IN THE CITY RECORD of October 10th to 23d, 1902, of the confirmation by the Su-preme Court and the entering in the Bureau for the Collection of Assessments and Arrears, of assess-ments for OPENING AND ACQUIRING TITLE to the following named street and avenues, in the to the following named street and avenues, in the BOROUGH OF THE BRONX:
23RD WARD, SECTION 9. EAST 157TH STREET OPENING, from 3rd Avenue to Brook Avenue. Confirmed July 24, 1902; entered Octo-

AVENUE ST. 1902. 23RD WARD, SECTION 10. AVENUE ST. JOHN OPENING, from Prospect Avenue to Tipson Place. Confirmed June 19, 1902; entered October 1902.

As a supersonal supers

ATTENTION IS CALLED TO THE ADVERTISEMENT IN THE CITY RECORD of October 13th to 25th, 1902, of the confirmation by the Board of Assessors and the entering in the Bureau for the Collection of Assessments and Arrears, of assessment for LOCAL IMPROVEMENT IN THE BOROUGH OF THE BRONX:
24TH WARD, SECTION 11: BELMONT AVENUE SEWER, between East 187th Street and William (186th) Street.
EDWARD M. GROUT, Comptroller. City of New York, October 10, 1902.

EDWARD M. GROUT, Comptroller.

City of New York, October 10, 1902.

ATTENTION IS CALLED TO THE ADVERTISEMENT IN THE CITY RECORD of October
13th to 25th, 1902, of the confirmation by the Supreme Court and the entering in the Bureau for the
Collection of Assessments and Arrears, of assessments for OPENING AND ACQUIRING TITLE
to the following named streets and avenues in the
BOROUGH OF THE BRONX:
23D WARD, SECTIONS 9 AND 10 EAST 163
STREET OPENING, from 3d Avenue to Brook
Avenue. Confirmed July 29, 1902; entered October 10, 1902.

23D AND 24TH WARDS, SECTION 9, LIND
AVENUE OPENING, from Wolf Street to Aqueduct Avenue. Confirmed July 3, 1902; entered October 10, 1902.

24TH WARD, SECTION 11: EAST 172D
STREET OPENING, from Plimpton Avenue to
Marcher Avenue. Confirmed July 7, 1902; entered
October 10, 1902. EAST 175TH STREET OPENING, from Jerome Avenue to the Concourse. Confirmed July 15, 1902; entered October 10, 1902.
EAST 182D STREET OPENING, from Arthur
Avenue to Boston Road; confirmed August 4, 1902;
entered October 10 1902.

24TH WARD, SECTIONS 11 AND 12; EAST
192D STREET (formerly Primrose Street) OPENING, from Jerome Avenue to Kingsbridge Road;
confirmed July 16, 1902; entered October 10, 1902.

EDWARD M. GROUT, Comptroller.

EDWARD M. GROUT, Comptroller.

EDWARD M. GROUT, Comptroller.

City of New York, October 10, 1902.

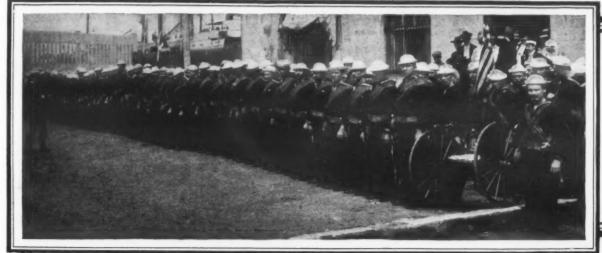
ATTENTION IS CALLED TO THE ADVERTISEMENT IN THE CITY RECORD of October 13th to 25th, 1902, of the confirmation by the Board of Assessors and the entering in the Bureau for the Collection of Assessments and Arrears, of assessments for LOCAL IMPROVEMENTS IN THE BOROUGH OF MANHATTAN:

12TH WARD, SECTION 6: EAST 117TH STREET PAVING AND CURBING, 125 feet at the foot of said street, at East River.

12TH WARD, SECTION 8: AMSTERDAM AVENUE FLAGGING, east side, from 185TH Street to Washington Bridge.

19TH WARD, SECTION 5: AVENUE "A" (Sutton Place) SEWER, between 58th and 59th Streetts; also 58TH STREET SEWER hetween Avenue "A" (Sutton Place) and East River: 44TH STREET SEWER ALTERATION AND IMPROVEMENT, between East River and 2d Avenue, and to CONNECTION AT 1ST AVENUE.

EDWARD M. GROUT, Comptroller, City of New York, October 10, 1902.



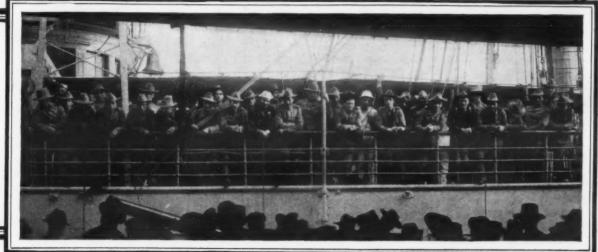
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## AMERICAN OCCUPATION OF THE ISTHMUS OF PANAMA

NAVAL FORCE LANDS TO KEEP INTEROCEANIC ROUTE OPEN, COLOMBIAN TROOPS FAILING IN THE TASK .- Photographs by Newsam.

## Jasper's Hints to Money-makers. | ble? The outlook is for a continuance of

Continued from preceding page

short session will be one to remove the duties on steel and iron goods made abroad in competition with the United States Steel Corporation. Already I hear that such a bill is being framed by some of the Democratic leaders. Its introduction and discussion, not to speak of its passage, which is hardly probable, would not be helpful to the steel shares.

The vigor with which financial interests are endeavoring to close up pending deals is significant. The long-talked-of ship combination has at last been launched on a troublesome sea. Rumors that the Pennsylvania-Gould fight over the Wabash extension into Pittsburg has been, or is to

anything of the kind.

sylvania-Gould fight over the Wabash extension into Pittsburg has been, or is to be, speedily settled prevail, and this means much. Mr. Morgan has unloaded his Louis-ville and Nashville elephant on the Althatic Coast line, and if he could clear up the Northern Securities litigation and the trouble over the retirement of the 40 per cent. steel trust preferred shares he would be less anxious to stand under a tottering market.

I find no comfort in the statement that the Federal treasury now holds a record-breaking deposit of gold. This means that we have been increasing our foreign imports which pay heavy duties to the government. Large importations of luxuries are always a sign of extravagance and indicative of an approaching disturbance to prospersous conditions. I see nothing in the immediate future to warrant an expectation of a general rise in the market. Special conditions may strengthen certain lines but even these will not be able to stand up unless the money market relaxes. I have long predicted higher money rates, in the belief that the whole country is involved in a wild speculative craze, which has settled in extraordinary demands upon the resources of the banks in every section. The reported plethors of funds in the West turns out to have no foundation. Money is needed all over the country, and is held as tightly abroad as it is at home. Under under other the conditions, how is a bull market possi-

high money rates and a compulsory liquidation in the market, with occasional feverish rises, but a general declining tendency, except in a few specialties, regarding which strong interests have long been planning action that must be beneficial in the end.

"U. of M.,": He has no rating.
"Billy the Reader": Anonymous communications not answered.
"Investor," Grand Island, Neb.: I am not advising it as an investment.
"S.," New York: Of course it is speculative, but it is better located than nine-tenths of similar propositions.

but it is better located than line-tentus by propositions.

"S." Philadelphia: Address your inquiry to the secretary of the Cotton Exchange, Hanover Square, New York.

"W.," Brooklyn: I certainly do not believe in the scheme of the Central Security Company, or anything of the kind.

"X. Y. Z.," Thomaston, N. Y.: Two dollars received. You are on my preferred list for six months. The New York Engineering and Mining Journal.

recent rise is said to be owing to purchases by other roads which seek control.

"J." Annabolis, Md.: The bill attacking the validity of the lease of the Chicago and Alten alleges that Harriman and his associates were on both sides of the deal and were thus enabled to make it very profitable. I have often pointed out that misders get the milk in the cocoanut and are then perfectly willing to permit the public to come in and tackle the shell.

"T." Toronto: The reason for the proposition to increase the bonded indebtedness of the St. Louis and San Francisco by the issue of \$18,000,000 4 per cents. is not given. It is curious that the very roads that talk so much about their large earnings and fine prospects are adding enormously to the obligations ahead of their capital shares. It is for this reason that I am advising my readers to purchase the bonds instead of the shares.

"L." Baltimore: (1) Still on the list. (2) Manhaitan Elevated ought to be purchased to declines. I also think favorably of Kansas City Southern preferred, Toledo, St. Louis and Western preferred, and the coal stocks. At the same time. I am not advising purchases of securities until there has been an extensive liquidation, unless you wish simply to speculate for a turn. Manhaitan, on declines, would probably be good for a long pull.

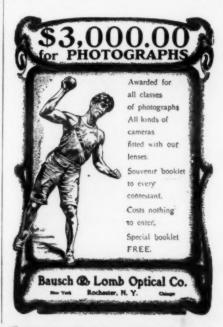
"W. M. E.," Logansport: The Virginia Iron, Coal and Coke Company owns the leading iron, coal, and coke properties in southwest Virginia. It has a capital of \$10,000,000 and \$10,000,000 bonded debt. It is said to be making large earnings and to be benefiting substantially by the anthracite strike. An abatement in the demand for coal, following industrial depression, would, of course, injure all such properties.

"C. N." Peoria: (1) You are not entitled to personal answers unless you are on my preferred list as a subscriber at the home office. One dollar will pay your subscription for three months. (2) Watch the market very carefully and, if it breaks, even up and get out at the first opportunity. The strategic posi

pared with the surplus of nearly half a million in the corresponding month last year. (2) The rise in Pressed Steel Car is attributed by some to the expectation of its consolidation with American Car and Foundry. Another story has it that a short interest in Pressed Steel Car, caused by the sale of the stock by insiders, who have recently left the concern and started an opposition, had something to do with the matter. I do not look upon the shares as an investment.

"L.," Nashville: The recent payment of \$10,000,000 to the steel trust underwriting syndicate was a fourth dividend of 5 per cent., aggregating \$40,000,000 of profits on the \$25,000,000 in cash that was supplied to the syndicate. It is said that at least \$15,000,000 more will be realized. There was evidently a good profit for the insiders in the steel trust, a good deal more than there has been for the outsiders. (2) The appointment of a receiver for the National Salt Company probably signalizes the end of that concern, which is said to have lost a quarter of a million dollars during the first half of the present year. Yet only a short time ago, it was paying generous dividends on both ts preferred and common shares; so generous that I advised my readers to sell out, as most of them, I understand, did. It would seem as if the holders of the stock should have some method of punishing the gang of heartless speculators who have manipulated and speculated this property into the grave.

Continued on following page.



VIOLETTES DU CZAR

THE EVER FASHIONARLE PERFUME OF ORIZA-L. LEGRAND (Grand Prix Paris 1900)

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## Life-insurance Suggestions.

[NOTICE.—This department is intended for the information of readers of Leblie's Weekly. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address "Hermit," Leblie's Weekly, 110 Fifth Avenue, New York.]

ONE OF the most graceful and eloquent speakers at the recent national convention of insurance commissioners, held at Columbus, Ohio, was Mr. James W. Alexander, who has achieved distinction in the insurance world as President of the Equitable Life of New York. Mr. Alexander has always been recognized as one who believed in the highest ideals in business as well as in private life, and the topic most appropriately assigned to him was "The Ideal Company." Many of my readers bave asked me, from time to time, to specify the characteristics of a successful insurance company. Mr. Alexander, in his admirable address, did this so well that I propose to quote him.

He declared that the ideal insurance company must have high-minded, honorable, experienced and skillful officers, having no aims in business other than to subserve the interests of their policy-holders; that it should be conducted on a cash plan, and that the premiums and the re-insurance reserves should be computed on the most conservative tables of mortality and rate of interest; that it should have "as low an expense rate as is compatible with the broad and liberal conduct of its business,' and that it should disapprove the system of bonuses offered to agents for the transaction of given amounts of insurance during a stated period.

"The ideal company," Mr. Alexander added, "must be exceedingly careful in regard to the physical soundness of all its risks. It must maintain a large surplus which 'constitutes a bulwark of defense, and ultimately each policy-holder receives his appropriate share of the same to the last The ideal company should have a large and widely extended business, should be friendly with the small companies that are carefully and soundly managed, and bulk of business should be secondary to strength and security for all time." I advise those who are interested in life insurance to read in full this instructive address, the chief points of which I have briefly outlined. Copies, neatly bound, will be sent free of charge, on application to the President of the Equitable Life of New York. In making the request mention Leslie's Weekly

and enclose a two-cent stamp for postage.

"C. W.," New Orleans: (1) Certainly. (2)
Any of the great insurance companies will give
you the figures, or I will get them for you if you

Any of the great insurance companies will give you the figures, or I will get them for you if you desire it.

"E. G.," New Orleans: (1) The first policy you mention matures as an endowment. The second matures at a specified time. (2) Usually an agent is sent, but I can obtain the information for you and send it confidentially if you wish.

"B.," Canton, O.: The Royal Union, of Des Moines, was established in 1886. Its premium receipts last year were about \$311,000 and its total disbursements \$250,000, of which nearly one-half were expenses of management. I should prefer an older and stronger company. (2) Prefer the Travelers, of Hartford, for an accident policy.

"R.," Watertown, N. Y.: (1) My preference certainly would be the company you first mention and in which you have a tontine policy. (2) The Metropolitan last year reported total disbursements of about \$26,000,000, and over half of this, that is, more than \$14,000,000, was set down as actual expenses of management. The Equitable reported disbursements of nearly \$39,000,000, only one-billed of which or shout \$10,000,000, was for exexpenses of management. The Equitable reported disbursements of nearly \$39,000,000, only one-third of which, or about \$10,000,000, was for ex-

# The Hermit.

# Jasper's Hints to Money-makers.

Continued from preceding page.

"C.," Monson: The Graham County Mining Company reports that it has expended upward of \$100,000 in the opening of gold and copper mines and the establishment of valuable water power and irrigation franchiese in Arizona, and in extensive development work. The capital is \$250,000, half of which is reserved in the treasury. The references given by the company include a number of prominent banks, clergymen, and business men. It would be easy for you to communicate with any of these. The small capitalization indicates that this is more of a business than a speculative proposition.

of these. The small capitalization indicates that this is more of a business than a speculative proposition.

"M." Philadelphia: (1) There is no question that if the men who are carrying the burden of United States Steel shares are ever compelled to let go, the stock, especially the common, will sell considerably lower. I can imagine a critical condition which might make this heavily overcapitalized concern too great a burden for the public to bear. In fact, it is regarded by many as a menace to the stability of the market. I hesitate to advise you to sell at present, because some believe that if the bond proposition is carried through the preferred shares will be advanced and this might enable you to get out without loss, or at least to exchange 40 per cent. of your stock for a fairly good bond, under the proposed plan of procedure. (2) If you have a profit in Reading it night be well to take it, in spite of the promise that it is to be put on a dividend-paying basis. The Jersey Central 4s are worth keeping. (3) The United Gas Improvement Concern is a close corporation, but is in the hands of verv successful men, who have franchises of enormous value. The persistent strength of the stock has led many to believe in it as an investment.

Continued on following page.

Continued on following page

### CENTS THE FIVE



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## Meeting of American Bankers' Association, New Orlcans.

FOR meeting of American Bankers' Association at New Orleans, November 11th to 13th, the Pennsylvania Railroad will sell tickets from all stations on line east of Pittsburg and Erie via Pittsburg or Washington, November 8th to 10th, good for return passage within 11 days, date of sale included, at reduced rates.

By depositing ticket with joint agent at New Orleans on or before November 18th and payment of 50 cents the return limit will be extended to November 30th.

## Some Good Advice.

In one of the leading magazines a distinguished physician advises that wool should be worn next to the skin the year around in our climate; light in summer, heavy in winter. The changes necessary for com-fort should be made in the outer clothing. In this way a more equable temperature is kept up on the surface of the body, which is thus protected from sudden changes of weather,

This is good advice; and if care is taken to see that the woolens are absolutely pure and porous, as in the well-known goods of Jaeger manufacture, one can be sure of comfort as well as health from acting upon it.

## Colonist Rate \$50.00.

New York to Arizona, California, New Mexico, El Paso,

EL PASO, via Southern Railway, on sale daily, commencing August 31st, until October 30th, 1902. Tourist sleeping car operated from v ashington, D. C., on every Monday, Wednesday, and Friday, through to San Francisco without change. Berth rate, Washington to San Francisco, §7.00. For information and full particulars, address New York office, 271 and 1185 Broadway. Alex. S. Thweatr, Eastern Passenger Agent, 1185 Broadway, New York.

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Vir Publishing Co. 1189 Real Estate Trust Bldg., Philadelphia, Pa.

EAT COOK'S FLAKED RICE

# Concerning a Woman's "No"

opportunity, now let him make the most

He began laughingly to throw goodnatured digs at his friends in the audience, and presently drifted into a dialect story which he told inimitably, for he had in a high degree the gift of mimicry. Imper-ceptibly he carried the crowd with him to foot. telling one story after another until one of them led to a reference to "the distin-guished gentleman who will follow me." From that it was but a step to "my hon-orable opponent," and before his audience divined his purpose, he was launched on a political discussion. He had a strong, flexible voice, and it carried to the confines of the crowd. Gradually the smiles died from the faces of those who were listening to him. They awoke to the fact that they were listening to a cool but scathing indictment of the party to which they nearly all belonged. The audacity of the attack captured their imaginations.

Epigrams, terse statements of principles, logical argument, biting irony, and keen satire were in turn compressed into that fifteen minutes. Milligan had facts and figures at his tongue's end and appeared to be master of his subject. The Irish humor and enthusiasm of the man fairly effervesced in him; nor did the rich, mellow voice and superb figure of the young athlete appeal in vain. His closest friends were amazed at him. They could not know that this was not an impromptu talk; they did know they were listening to a born orator, full of charm, magnetism, and boyish abandon, and yet with a knowledge of his subject that surprised them. He seemed to know by instinct the joints of his opponent's armor that were most open to attack.

Milligan had had his share of popularity. He had known what it was to be carried across the whitewashed gridiron of a football field on the shoulders of a wildly cheering mob. He had tasted the joys of making the hit that brought in the winning run in the ninth inning of a hardfought game, and had seen the grandstand rise en masse to its feet in temporary

like a charm. Billie knew that if his luck | insanity. But he had never felt a more held the rest lay with him. He had his subtle triumph than at this moment when he learned the power of oratory to move the listeners. Afterward he confessed to Daniels that he liked it "down to the ground."

Milligan called on Tasse Williams that evening. After they were fairly seated, she looked him over curiously from head

"Well, I was there when it hap-

pened," she said at last, briefly.

Billy laughed a little nervously.

"There were several people there, from all accounts. What did you think of the performance?"

"Me? Oh, it does not matter what I think. I understand the vice-presidential candidate heard the finish and came up to congratulate you."

Milligan nodded.

"And the college president had his word praise to add?"

He only wanted to know why I had been hiding my light under a bushel."

"They say you have been elected unanimously to the Westerlin debate." "Misfortunes never come singly," he murmured.

She looked at him suspiciously. "That might mean almost anything. I don't believe I quite like it."

"Perhaps I did not wrap it up right. What I meant to say was that it is an ill wind

that blows nobody good," explained Billy.
"That's better. But tell me: upon what meat doth this our Cæsar feed that he hath grown so great?"
"Oh, I don't mind your laughing at

If my first appearance was a bit out of the ordinary, it was in a good cause."

Tasse made no remark about the cause. You don't stick at a trifle to gain your ends," she smiled.

"No, I'm not one of your over-modest men. I believe in making chances when I don't find them waiting. This was an opportunity, and I embraced it. You are another, and-

"Yes, I understand" she interrupted hurriedly.

But Billy was afraid she didn't, and he emphasized the point to make it plain.

Jasper's Hints to Money-makers. Continued from preceding page.

Continued from preceding page.

"F.," Lowell, Mass.: Yes.
"R. C. W.," Thomaston, Conn.: Anonymous communications are not answered.

"F.," Syracuse: (1) The National Starch First 6s, around par, are a fair industrial investment, not gilt-edged. (2) So I understand. Ownership would imply responsibility.

"C.," Atlanta, Ga.: W. E. Woodend & Co., 25 Broad Street, will give you the information you seek regarding the Chicago grain and meat market as well as stocks. They stand well.

"B.," Allentown, N. J.: Colorado Southern and all the other cheap speculative railroad shares have had their day, if tight money continues, and perhaps for a long time to come. I am not advising purchases now unless the entire market should undergo a process of quick liquidation.

"A.," Chillicothe: (1) I cannot advise because it is impossible to obtain information of a reliable character regarding American Ice. It is not dealt in very much now and is regarded as a clique stock, in view of recent disclosures. (2) I think it would be well to keep out of the market at present, unless there should be a very sharp decline.

"B.," Lynchburg, Va.: (1) All such propositions must be highly speculative. Not one, out of a great number, ever wins. If you are fond of taking chances, go ahead. (2) Douslas, Lacey & Co. are members of the New York Consolidated Exchange, handle moetly mining properties, and have agencies in nearly all the principal cities.

"S.," Wilmerding, Penn.: You have been imposed upon by the high-sounding advertisements of seductive concerns. I doubt if you will ever see your money again. Why people will put their money into the hands of strangers without knowledge of what they are to do with it and without proof that the strangers will give anything of value in return, surpasses comprehension.

"Y.," New York: Of the stocks you mention my preference on sharp declines would be Kansas Cit's Southern preferred, Texas Pacific, and Toledo, St. Louis and Western preferred ow with it. At times it is a speculative favorite, but at presen

investment securities than for purely speculative. I do not see that the new steamship combination will affect it either way. (2) I would defer investments until market conditions are more settled. (3) Not at present.

"R." Brooklyn: The condition of the cotton crop, especially in Texas, does not promise much for improvement in the earnings of the first stock you mention this year. On these earnings the stock is high enough. The expectation that it would benefit by a merger of the Gould railways has made it a speculative favorite, but of course only insiders can tell what the proposed plan is, and will not do so until they have taken the best advantage of their information. Southern Railway is toos peculative and has had too much of an advance for me to recommend it, especially with the market conditions as they are. Both these shares, however, in case of a serious decline, would offer fair opportunities for a turn.

"K.," Baltimore: Five dollars received. You are on my preferred list for fifteen months. I shall have to send telegrams collect. (1) I agree with you that it is a good time to keep out of the market until monetary conditions are more settled. It might be wise for you to even up in Leather common at the first opportunity, and then get out whenever the market advances. While the enormous amount of common shares issued by the United States Leather Company must be considered and the fact that it sold last year as low as seven or eight dollars a share, still its very cheapness makes it a favorite with many speculators. Rubber Goods common is now selling consideredly lower than the price of a year ago, and the concern, I am told, is in better hands. For this reason it is regarded favorably by those who deal in the cheaper industrials. There are no dealings in the Nashville stock to which you refer, in this market. Will advise you if I obtain the information you seek.

New York, October 16, 1902.

Jaster.

A GAY picnic cannot be held without a few bottles of ook's Champagne, *Imperial Extra Dry*. It is sparking and delicious.

Advice to Mothers: Mrs. Winslow's Sooth wG Syrur should always be used for children teething it soothes the child, soltens the gums, allays all pant ures wind colic, and is the best remedy for diarrhea.

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NEW BORN INFANTS-One cup of Cook's Flaked Rice, one quart water, boil ten minutes, add a pint of milk, pinch of salt, and a very little sugar, and strain.

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age into a colander. 2. Put a liberal amount of salt into a little boiling water.

3. Pour the boiling salted water on the rice, through the colander.
4. Drain, shake slightly, and turn out

on a hot dish; serve with sugar and milk. That is all— SEND ONE COUPON AND IO CTS. and the rice is perfectly prepared in less than a minute.











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